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Modern Church Finance

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By Albert F. McGarrah

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Modern Church Finance

Its Principles and Practice

By
ALBERT F. McGARRAH

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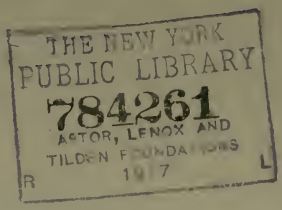

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Preface

"In touching the money question, we touch the most vital point pertaining to the conservation of the spiritual power of the church."—A. J. GORDON.

"In Christian work, money is like the cipher, worthless in itself but multiplying many fold the value and effectiveness of the other factors."—JOSIAH STRONG.

Says a successful business man, "If I were to conduct my business as most churches do, the sheriff would very soon close it up. The greatest proof to me of the divine origin of the church is its survival of its unbusinesslike finance methods."

THE finance methods of most churches have been a scandal, hampering the kingdom at every point, spiritually and materially.

Recent years have seen a vast improvement. Ministers and church officers are at last facing the need of business methods and are seeking to introduce plans which will be both scriptural and successful.

As a result, God is fulfilling His promise and pouring out a blessing. Missionary gifts from American churches have doubled in eight years. Church efficiency is increasing at every point. Attendance and membership in the church and Sunday-school and all other departments have increased with doubled speed.

While other causes have contributed largely, a chief, if not the chief, cause of the present unprec-

edented renaissance of religion is the new application of business sense in church business.

The every member canvass has given tens of thousands of men and women the work needed to develop their own spiritual strength and loyalty, and to train and enlist them for larger and greater tasks. The elimination of deficits and bad methods has reduced the hostility towards the church, and the larger success in this sphere has encouraged ministers and churches to expect and strive for larger success in other directions.

The offerings from a larger number have increased their interest and induced them more loyally to attend and work for the church where they have put part of their treasure. The larger sacrifices made have reacted on the spiritual life of the givers and of their churches. The increased salaries and expenditures for education, publicity, equipment and other matters have insured greater results.

The End is Not Yet

But the best is yet to come, as the work is completed which has been so well begun. Not one church in fifty has done all that it can do. Benevolences must be doubled again within eight years. Ministers' salaries must be raised to a minimum of $1,200 and house, and to an average of $2,000, throughout the country, by increased church efficiency and by federation.

Our financial methods and ideals must be further studied and perfected; looking ahead many years,

pressing education as to stewardship and plans for canvasses and collections to the utmost.

This volume, prepared to help in securing further efficiency in finance, is the outgrowth of ten years of practical experience, visiting over 2,000 churches and conducting hundreds of district conferences and institutes on stewardship and finance, touching practically all denominations and dealing with every sort of finance problem in churches of all sizes and types. Much of the material has appeared in the *Continent*, *Ladies' Home Journal* and other periodicals.

Acknowledgment is here made of valuable aid received from publications of the Laymen's Missionary Movement, of the Methodist Commission on Finance, Baptist Forward Movement, Presbyterian Every Member Canvass Committee, and many other agencies.

To Joseph Ernest McAfee, Secretary of the Presbyterian Board of Home Missions and church statesman par excellence, is due much credit for the inception of the volume. It is impossible to recognize all the others who have given aid and encouragement.

May it aid in hastening the Kingdom of God is the prayer of the author.

A. F. McG.

Chicago, Ill.

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I

Success in Church Finance—What it Means

WHAT is success in church finance? When can the pastor and officers of a church feel that they are really and fully successful in church money business? To attain success in any field, we must have clear ideas as to what constitutes success in that direction; of what goals we wish to attain. There are several elements of success in church finance, and it is of utmost importance not to mistake a single element of success for full success.

Success in Church Finance Includes

Honest payment of all bills and obligations incurred. The church which unwisely assumes obligations that it cannot meet, which blindly builds without counting the cost, which incurs debts without the certainty that it can meet them honorably, which asks a bank or money-lender or builder to compromise with a receipt in full when only part is paid, which asks a pastor or organist to accept less than their contracts call for, should be classed with swindlers. It absolutely dishonors the God whose name it bears and who commanded: "Thou shalt

not steal." It ignores the command to "Provide things honest in the sight of all men." It has become an injury to the Kingdom. Banks and builders, coal dealers and ministers, may reasonably be asked to help support churches and provide buildings. Even those who never attend share in the social and economic benefits of churches in the community. But such contributions should be made in advance and intelligently. Once contracts are made, there should be no effort to escape them. When business men hesitate to sell to a church except for cash, the time is here when churches which do pay their bills may well unite in ostracizing or publicly denouncing those which ignore or evade their debts with lack of moral sense.

Honorable promptness in meeting obligations. The Old Testament commanded that the sun should not go down upon an unpaid debt to an employee. A primary duty of a church is to teach justice, but it teaches injustice by example when it fails to pay its pastor and janitor and other employees promptly, or compels them to coax for their money. Successful churches pay all such bills on the first day of each month. Even if money must be borrowed, all their bills are promptly paid when due.

Avoidance of deficits and debts. A factory or store or government which shows a deficit, or unpaid bills, except for extraordinary expenses, is discredited. Its securities are depreciated and investors shy from it. The church suffers likewise. To incur a deficit or debt by large special expendi-

tures, if wisely made, is in accord with good business practice and is no disgrace, though such should be met by immediate cash subscriptions where feasible. If a church closes an ordinary year with a deficit, it is depreciated in the eyes of the community. Whether expressed or not, distrust is created among prospective members and a spirit of pessimism and inefficiency, even among supporters. The church appears to be failing and God is represented as unsuccessful. The successful church will secure subscriptions to cover its budget at the first of the year, so as to close the year with all ordinary bills met, without borrowing or special appeals. He who gives ten dollars in a special deficit appeal will cut forty or fifty cents from his weekly subscription.

A liberal salary. A successful church does not make ends meet by paying a starvation salary which is insufficient to enable a pastor to live comfortably, to pay debts incurred for education, to secure the library and equipment necessary to his largest present and future usefulness, to enable him to provide for a rainy day and for his family and his future. Such a "dead beat" church is truly guilty of robbing its pastor, his family, the churches which he will serve in the future with less efficiency, and the state or the individuals that must provide for him in illness or old age.

Wise and ample budgets. System and methods are not enough. They may mean simply systematized parsimony. A successful church will con-

stantly increase its budget to meet the constantly increasing cost of living, and the larger opportunities and obligations to its constituency and to the world which its very growth lays upon it. It will have large and growing goals. Of course money must be wisely spent. What shall we say of a church which pays its tenor ten dollars a week, installs a fine pipe organ and demands cushioned pews yet spends nothing on social and spiritual work for the young people? (See Chapter III.)

Funds secured by businesslike methods. It is not enough to "get the money any old way" to meet bills. A successful church will raise its funds by methods which are businesslike, which will hold the respect of every intelligent banker and business man of the community. A church which depends on emotional or hold up appeals, which "locks the doors until the amount is raised," or resorts to spasms, which begs of supporters of other churches, or sells chances, or which secures its funds by money-making socials and bazaars and other methods which would discredit a political party, must clearly be considered unsuccessful.

The use of Scriptural methods. Even methods which are wise in other businesses may be unwise in church finance, just as certain methods which are desirable in banking are unwise in factories. Business methods for a store are often unbusinesslike for a factory or a railroad. Each business is different from other businesses. Finance methods in a successful church will conform to the spiritual

purposes and Scriptural principles which should govern in a church. They must not hinder—they must directly advance—the spiritual and social, the missionary and evangelistic, goals of the church.

Pew rents or annual payments, even where they get plenty of money, are not successful methods of church finance. They defeat the very ends of the church. Gifts are to be made to God, not to man, whether he be trustee or treasurer or pastor. Giving is to be an act of worship, a weekly reminder of divine ownership and sovereignty and of man's stewardship and partnership. The Bible calls for weekly offerings from every member, rich or poor, and no church is fully successful as to finance until it has thus led every member to bring gifts to the service every Sabbath, to be solemnly dedicated to the Almighty, linking up their week's money-making with their prayers and praises. (See Chapter XX.)

Socials are essential in a church which serves the God of the Old Testament who ordered His people to eat and mingle together in social fellowship each year for days at the Passover and other great feasts. Christ expects His church to imitate Him in bringing the disciples together at the table. He was known by the breaking of bread. He used feasts as occasions for special instruction. His last and greatest sermon was given at a supper. The Apostolic Church developed democracy and spirituality by social meals.

But the social life described in the Bible was

free. It was not like the apartment house which penalizes large families. No admission was charged by Moses or Christ or Paul. There is no record of cake sales for the building of the tabernacle, of bazaars to finance the temple, or of pie or strawberry socials for the benefit of the poor saints at Jerusalem. The successful church will increase its social activities but will divorce them from its finances. It may make them self-supporting by charging just what they cost, or it may pay for them from the church budget. It will raise funds by methods which compel its members to feel their sacrifices as the Scripture intended, rather than by buying or selling so that they will not realize that they are paying. Socials should be so given that a poor man with six children may participate in and benefit by them without having to pay four times as much as his rich neighbor with no children.

To entirely eliminate bazaars and suppers for money raising will require inspiration and education. If societies have had no other activities they should be given other work to do when money-making activities are discontinued or the church will suffer. They may reduce such activities to a minimum gradually. But the successful church will ultimately raise its current expenses without any bazaars or bizarre methods.

Democracy in giving. Even though one man or woman or a small group should be amply able and willing to support a church, to make up any deficit and relieve others of any necessity to sacrifice, this

is an unsuccessful plan. Those who give nothing, or inadequately, will cease to grow spiritually and will lose interest. The church must induce each man, woman and child to give until it hurts, "for their own soul's good." "All need the grace which giving gives." The church which asks aid of others or of a missionary board before it has done all it can for itself is guilty of getting money under false pretense.

Raising all that folks ought to give. A church is not fully successful financially because it "does as well as other churches," or "raises more than it used to do," or "secures all the money which it needs," if its people owe more than they now give.

A church must insure that all its members are honest in paying to God, through the church and the missionary agencies, and through God's other enterprises, all that they should pay. "If I do not see immediately where my landlord or banker will use the money I pay him, that is no excuse for failure to pay my rent or interest." So, since God is the Great Creator and Landlord and Banker, and we are His tenants and stewards and partners, we are to set aside His share as rent or interest and find where it can best be used for Him. The question is not about an exact tithe. The man with a large family and two dollars a day may pay only three or five per cent. of his income. Folks with incomes amounting to thousands should pay twenty or fifty per cent. of their incomes for the business of their Creator and Saviour and the giver of all

economic and educational and spiritual blessings. The successful church will educate its members to face intelligently, and to meet honestly, all their financial obligation to Him who is the source of all wealth and who "giveth the power to get wealth." God has a big business, the business of world redemption, of fulfilling the prayer of our Lord and of our own hearts; "Thy kingdom come, Thy will be done, as in Heaven so on earth." He expects His church to teach simple living and sacrificial giving, to remind the multitude of Ananiases and Sapphiras how they are robbing God.

All money business handled in a businesslike way, including the teaching of commercial honesty by promptness in the collection of arrears, in making payments, in the use of vouchers, audits, publicity, etc.

Permanency. A successful church will not depend for success upon a treasurer or trustee or pastor or upon a small group. There will be understudies for every office, who are familiar with the plans and methods, who could take up the work at any time. Besides the children will be educated so that the church of to-morrow will be amply provided for when the present givers die. A man who gave five hundred dollars a year failed to train his children. After his death their total gifts were under sixty dollars.

Again, pledges should be "until further notice," not to expire when pastor moves. The Lord's work and needs continue whether there is a pastor or not.

II

National Wealth and Church Poverty

Our marvellous national wealth.

THESE are days of growing incomes, of multiplied spending ability, of vast and rapidly increasing wealth, of material prosperity for all Americans.

While statistics vary slightly with the standpoint of the statistician, and the exact facts fluctuate with good times and bad, yet no one questions the main fact that the increase of our national wealth has been practically continuous and is more marvellous than any tale from "Arabian Nights." In a little over a century our national wealth increased from scarcely $200 to at least $1,600 or $1,800 per capita; all reliable authorities estimating it to-day at from 160 to 200 billions, as against only about one billion in 1800. It has increased more than eight times as fast as our population.

Josiah Strong, in "Our Country," quotes Gladstone as declaring that the accumulated wealth of the world which could be handed down to posterity was doubled between 1800 and 1850, due largely to new machinery and new discoveries, and that it doubled again between 1850 and 1870. It has accelerated even faster since 1870.

In the immediate future this rate of increase

will largely continue. By better seed corn and seed wheat, by new methods of preserving and increasing soil fertility, by new chemical and biological discoveries, by the work of 10,000 scientists who are extending the developments begun by such men as Whitney and Burbank and Edison, by the growing activities of our departments of Agriculture and of Commerce, by our enlarging foreign markets and closer relations between producers and consumers, by increased efficiency in the use of labor and by a myriad other means will we continue to advance towards a national wealth far beyond our fondest present hopes.

Our nation's wealth, already one-fourth of the world's wealth, will easily pass the incomprehensible sum of $1,000,000,000,000 during the lives of millions of American citizens. As we approach the economic efficiency, the industrial democracy, and the scientific achievements prophesied by Andrew Carnegie, Henry Ford and multitudes of other captains of industry, as well as by doctors of sociology, we may well imagine that poverty will be abolished and an adequate support will be assured to every deserving American citizen.

The duty of the church as to wealth. In this "Age of Wealth" which God's providence has permitted, any church is sadly delinquent which does not seek prayerfully and fully to discover, and aggressively to help to realize, the plans and purposes for which God has entrusted this wealth to this nation and to this generation.

As a prophet of God and an ambassador for Christ, the church is responsible for making clear to individuals and to society, both the chief purposes of God as to extending and perfecting His Kingdom on earth and the resources and strategy which God expects them to use in helping Him. This wealth is a very important part of the Divine resources for the redemption of the world, essential to the Divine strategy. To use the logic of Abraham Lincoln when he declared that "God must love the common people, since He has made so many of them," God certainly must love, and must have great need of, this wealth which He in His wisdom has so evidently fostered. He must expect great things from the nation and from the individuals to whom He entrusts it.

The Bible and wealth. The Old Testament is filled with passages emphasizing that God created all wealth and that He still claims it, that He has definite purposes for its development and use and that He expects the church and its members loyally to seek out and to conform to these purposes. The very first chapter of Genesis declares that "In the beginning, God created the earth" and all its wealth of soil and mineral and vegetable and animal life, and that He gave these to man (not to own but) merely to possess, to "have dominion over" as His stewards. Chapter after chapter of Exodus, Leviticus, Numbers and Deuteronomy is occupied with detailed and reiterated statements as to God's ownership of wealth, as to His share of

the proceeds and the way the church is to secure and administer it. The Old Testament reminds us of God's ownership on almost every page, and it closes with the denunciation by the prophet Malachi of the most fearful curses upon the Jewish people, both as a church and as a nation, because "Ye have robbed me in tithes and in offerings."

In fulfillment of their stewardship the Hebrews were commanded both to bring a whole tithe or tenth of fruits and grains and of all net income for the use of the church; to bring meal offerings, peace offerings, wave offerings, burnt offerings, first fruits, a second tithe, and many other special offerings. They were also ordered to leave the gleanings of their field and to give abundant alms for the poor, whether strangers or of their own race. They gave from twenty-five to thirty-five per cent. of their income in charities and for the church according to Jehovah's minute instructions.

The New Testament Gospel of love emphasizes even more constantly God's concern with material wealth and man's stewardship. Dr. L. C. Barnes reminds us that in thirteen of His twenty-nine parable sermons, Jesus referred to material property and possessions in some way; while such parables as those of the husbandman, of the pounds, of the talents, etc., most emphatically set forth God's stewardship.

In the only description which Jesus gave of the last judgment, He emphasized stewardship by asserting

that those who fail to feed the hungry, or to meet other needs of his fellowmen which require money, have failed to do those things unto Him, and would be told "to depart from Me into everlasting punishment." Jesus classes them with the wicked, while He classes the liberal as the righteous. He declared that rich men (those who trust in riches) should find entrance into the Kingdom as difficult as the passage of a camel through a needle's eye.

Since Christ paid the temple tax and sought "to fulfill all righteousness," we can be sure that He brought all the offerings required of the Hebrews. Indeed, His last recorded public act in the temple was when He "sat over against the treasury and beheld how the multitude cast money into the treasury," "called unto Him His disciples" and instructed them, as officers who would found His first church, as to how they must judge liberality, and praised the poor widow who recognized her duty by bringing offerings even out of her poverty (Mark xii. 41–44).

Paul is usually referred to as a theologian but he shows his practical wisdom and emphasizes the spiritual significance of wealth by the fact that every letter of his which remains to us contains some instruction as to why or how or how much to give. He declared covetousness to be idolatry, the most heinous possible sin, classing it with adultery and murder. He gave repeated instructions as to how those who minister in the gospel should be freely supported by the church.

Surely the modern church must be deeply concerned that her members shall properly recognize God's ownership and their stewardship, so as to find a blessing in its use rather than a curse from its misuse. She must cultivate "this grace also," as Paul terms liberality, as faithfully as she cultivates the graces of "faith and hope and love." She must also, in the light of a diligent study of the Scriptures and of God's past and present providences, exercise utmost zeal in developing a policy and methods and ideals which shall insure, in the wisest and fullest measure, both the development and the conservation of America's wealth and the employment of it, to the last dollar, in accordance with God's will.

Money a necessity for churches. But, bringing the faith cure idea into church finance, the objection is often made that churches do not need money for themselves. One writer declares, "The church ought to spend no energy on methods or efforts for raising money. If she have sufficient faith and devote herself to prayer, she will not need it"; while another says, "I will not join any church which requires me to give money, for God has such power that any church of His can accomplish all things through prayer, without the help of the devil's filthy lucre."

True, money cannot take the place of—it can merely supplement—faith and prayer and personal service. But money, and the wealth which it represents, are spiritual in origin and purpose, for they

originated with a God who is spiritual and would make nothing without a spiritual purpose, and who declared, after He had made wealth, that all things that He had made were "very good." While ill-gotten or wrongly-used money is "filthy," money and wealth themselves are holy and have spiritual values when they are used according to the holy and spiritual purpose of their creator. God made them that He might work through their use as truly and as spiritually as through prayer or human personalities.

Christ, our example of spirituality and faith, who might have prayed for manna from Heaven to feed the 5,000, who used all of the five available loaves and both of the available fishes before asking miraculous intervention, gives to Christians and to the church a matchless illustration of how they too must use all the material wealth and other resources available, either in their business or in their churches, before expecting God to answer their prayers. To prate of faith while robbing God and disobeying His commands as to liberal offerings for the use of His church is either superstition or simple stupidity or sinful hypocrisy.

History shows that churches which have persistently belittled stewardship and finances, which have not used money in their work, have either become spiritually anæmic or have ceased to grow. The churches which are developing red-blooded Christians, which are growing in numbers and influence, are churches which conform to the Scrip-

tural ideals and methods as to securing liberal financial incomes.

The increased financial necessities of the modern church. Not merely must churches use money if they are to expect a Divine blessing but common sense teaches, and practical experience demonstrates, that no modern church can hold its own to-day, much less make the advances which it should, without a budget providing for largely increased expenditures to meet the increased cost of living and of the rising standards of ministerial education and equipment for efficiency as well as to meet the rising cost of labor and coal and supplies.

The church is not the Kingdom. Churches are not ends but means to the establishment of the Kingdom. Yet God has entrusted present day America with so much of the wealth of the world because American churches are entrusted with most unusual duties and responsibilities in connection with His world program for the perfecting of His Kingdom on earth. As goes America so goes the world. As goes American Christianity, so will America and the rest of the world go. American Christians, American ideals and American forces are all close to the heart and purpose of Christ and they are His chosen agencies to perfect here the ideals and forces and methods and plans by which the kingdoms of this world shall be made Kingdoms of Christ.

As God has given American Christians the clearest present understanding of the political,

social, moral and spiritual ideals which He expects them to develop and perfect and impart to the rest of the world, so He has entrusted to American churches the clearest understanding of the intellectual and educational and evangelistic and social methods which are to be used by the churches of the future that we may perfect these as contributions to the ultimate efficiency of all Christendom.

If American churches are to perform their magnificent duties, to help perfect ideals of democracy and liberty for the benefit of the world, to develop ideal Christians and an ideal church which shall be object lessons in all lands, and to meet the unprecedented calls for foreign mission workers to enter the world's open doors, American churches must have unprecedented funds at their command. There should be an almost unlimited increase in their incomes.

American churches suffer from real poverty. As we shall see, probably not over two or three per cent. of our American churches secure all the funds they should in order to perform their duties as to foreign and home mission extension, as to increases in salaries, as to social and educational and evangelistic and community and publicity activities, as to improving buildings and politics, as to securing modern plants and equipment.

According to the religious census of 1906, investments in church property in America were less than one per cent. of the national wealth and the annual income of American churches for buildings,

equipment, salaries and all other purposes equals scarcely one per cent. of the national income. Indeed the average ministerial salary was less than the pay of a New York City hod carrier.

While conditions are not so bad as they were ten years ago, while vast numbers of churches have recently adopted improved finance methods and plans and attend to all financial matters with efficiency and honor, yet in scores of thousands of American parishes of all denominations, the work is ruined or at least terribly handicapped by financial mismanagement.

Unnecessary debts are crushing the enthusiasm and throttling the spiritual life from multitudes of churches and narrowing their visions to their own parishes. Chronic and accumulated annual deficits exhaust the faith of still larger numbers in the church and drive their pastors to resignation.

Unpaid salary, coal, repair and other bills of long standing are stumbling-blocks to the thousands whose rightful money is withheld, a blasphemy against the Jehovah of business integrity who commanded His people of old not to let the sun go down on an unpaid creditor. The borrowings and outstanding bills of ministers and janitors who are unpaid or underpaid bring them and their employers into contempt about town. Ministers are degraded into Uriah Heeps who go about coaxing for favors, unable to preach a courageous faith because they have almost lost faith in God and His power through a lifetime in which they have been

unable either to pay off their debts or to provide for old age, and because they are ashamed to hold up their heads in the presence of their creditors.

The indirect results of our poverty are even more serious. Frenzied efforts to make money are exhausting the spiritual energies of millions and blinding them to larger visions. Churches become mere money-making machines. One church officer declares, "We are no longer worshippers, we are simply cash getters with dollar marks instead of spiritual peace marks on our faces."

Money-getting methods are used which reduce God and His churches to the level of street fakers and persistent begging puts the Creator of the universe in the same category as the suppliant for handouts at the back door.

The wealth of the American people is doubling, quadrupling, every so often. The financial support of church enterprises is advancing at the rate of two, ten and twenty-five per cent., or it is not advancing at all. Special pleading is still the common method of raising church funds. Causes must cry out of a dire need before support is accorded. That cause which chances to thrust in its appeal on the fairest Sunday, before the largest audience, receives the largest gratuity. Even local church interests languish till debt applies the spur. In an age when money talks, and might be made to speak eloquently for the Kingdom of God, such conditions are a deep concern. —*J. E. McAfee.*

III

Enlarge Your Budget and Your Church Efficiency

THE first vital step in a finance program is the preparation of a liberal budget. This should be adopted well in advance. Include everything in it and avoid special appeals. Make it liberal and complete. Go after a larger income. Not one church in fifty tries to raise as much money as it should and could. The church which grows must expect its budget to grow likewise, and even faster because of the increasing prices.

I. Make it More Liberal

We must cease to mistake systematized parsimony for success. To avoid deficits and debts by cutting expenses below a decent limit is neither Scriptural nor businesslike. To skimp as to expenditures which are essential to church efficiency is disgraceful and short-sighted. To compel the pastor to pay a deficit by reducing his salary below, or failing to raise it to, a proper standard, is plain dishonesty.

Efficiency means economy, "the elimination of waste," and it is foolish waste to spend money at all if the amount is inadequate to secure the de-

sired results. Expensive military preparation may be more economical than a smaller expenditure which would not prevent defeat. To add from twenty to fifty per cent. to a church budget will increase the annual net gain by from one hundred to one thousand per cent. if wisely expended.

The budget should be large enough to insure efficient returns. Your plant cost $15,000 or $100,000. Count five per cent. interest on this investment, and add five per cent. for depreciation. Are you failing to secure adequate returns because you are using too low a budget? Budget is more important than building.

Wise farmers who fail to make ends meet do not sell part of their equipment nor return to skimpy methods and one-horse wagons. They seek to increase the fertility of their soil and the efficiency of their management, hoping for better results next year. Successful merchants meet modern competition, not by cutting expenditures at every point, but by increased outlays for publicity, for efficient salesmen, and for such improvements in service as will enlarge their trade.

Yet the very farmers and merchants and bankers who would avoid commercial disaster by a wise increase of expenditures are often, strange to say, found urging parsimony as the only panacea for church deficits. If, after a poor year, such officers of the average church would seek rather to discover ways of making outlays which would attract more members to-day and insure efficient young

workers to-morrow, they would show more business sagacity.

Many a church which grew rapidly when small because the members had to give liberally and so loved the church, has ceased to develop as the church grew larger and no sacrifice was called for because the larger number made it easy to raise the budget.

In this age of increasing wealth, as we suggested in Chapter II, the church which seeks to increase, or even to maintain, its efficiency in the face of the unprecedented competition from both secular and pseudo religious sources must intelligently ask and secure an increasing share of the increasing total income of its constituency. The ostrich, which hides his head in the sand when danger approaches, is no more foolish than many churches which take fright, retrench and insure their decay. Empty pews are a terrible waste and money must be spent on other things besides ministerial salaries to keep them filled in this modern age. Why are some men liberal as to buildings, yet unwilling to spend enough to secure dividends from them?

To say "Only strong and growing churches can afford to spend more liberally" is to miss the point. The chances are that such churches owe their increasing efficiency largely to their increased expenditures. When communities are new and sectarian prejudices are bitter, liberal budgets may mean little. But Americans are rapidly becoming more intelligent and denominational shibboleths

are passing. Other things being equal, the church that dares to increase its outlays for such modern activities as attract new people and develop the loyalty and spiritual efficiency of its present members;—"the church that gives the service which people demand"—is the church which will prosper at the cost of neighbor churches. Any church which neglects to meet the demands of its constituency faces the sheriff's hammer. It will waste money *until it consolidates or federates* with other churches so as to make the needed outlays demanded by modern conditions.

"We are doing as well as our fathers did, or as our neighbor churches." But you are not worthy of respect if you measure yourselves by the past or by others. Be leaders, not followers.

Of course, money is no insurance of church success. Churches with endowments, or supported by millionaires, are often among the most inefficient. Efficiency demands the full and normal development of the educational and missionary and social and spiritual ideals of Christianity; of a universal sense both of the reality and nearness of a righteous and omnipotent Father God, of the brotherhood of all men as His children, and of Christ as Lord and Master. It means setting all members to work diligently and intelligently at religious and social tasks which will insure healthful exercise for their spiritual muscle, and increased appetites for and ability to assimilate spiritual food, as well as the direct advance of the Kingdom.

But money is to a church what wheels are to a cart or gasoline to an auto. Gasoline, wheels and money will not insure efficient autos, or carts, or churches, but they are indispensable. Machine guns and "Big Berthas," aeroplanes, submarines and other money-bought equipment cannot take the place of competent generals and ample armies, but the European War vividly demonstrates the inefficiency of the best generalship and the largest armies if ammunition and equipment are skimped.

"Our church cannot raise more money. We must cut our budget according to our income, just as the tailor must cut his coat according to his cloth." In the first place, this figure is antiquated and invalid. The wise tailor will not waste energy making a coat if the supply is scanty. He either sells the remnant, or sacrifices to buy more goods. If his coats are skimpy, his customers patronize other tailors and bankruptcy ensues. So the church which skimps its expenditures will ultimately see much of its constituency, men and women and boys, divide their affections with, or transfer them all to, the lodge and the club, the poker game and the saloon, the dance hall and the political boss, or to other churches which do seek to appeal to them and to provide for their social needs and relations. The heathen Chinese compel girls to bind their feet so they may wear small shoes. This illustrates economy in finance as applied in many churches. The budget is kept down in accord with past traditions and the amount per

capita may even be below what it was when members were far poorer; modern needs and opportunities being entirely ignored. The results in repressed church growth and usefulness are equally pitiful.

A ministerial genius may attain success in spite of church parsimony but geniuses are so rare that your church cannot expect one. They are all gathered up by the churches of larger opportunity and salaries.

II. Ten Ways to Enlarge Your Budget

1. Benevolences and missions. Present world conditions and the unprecedented missionary opportunities at home and abroad; America's unequalled wealth and the vastly increased responsibilities placed on the shoulders of American churches by the bankrupting effects of the Great War upon European churches; the liberality of other churches of your denomination no more able than yours; the fact that the churches of the United Presbyterian denomination, of which the average membership is only one hundred and fifty, increased the annual per capita gifts to their benevolent and missionary boards, between 1905 and 1915, from $3.15 to $6.20 (with a large increase in local income), while the per capita average of some other (white) Protestant denominations run as low as fifty cents and a dollar:—these and many similar arguments clearly prove that most churches can and should multiply their gifts to these causes. As people gain a missionary vision, experience

shows, all theories to the contrary, that they appreciate their own church the more, and ninety-five per cent. will increase their pledges to it. They always do better, in proportion to their ability, for their church than do the anti-missionary folks. So a missionary advance is desirable from the standpoint of church support.

Every church worthy the name Christian will annually endeavor, by the most effective possible means, largely to increase its contributions for the great Kingdom work, missionary and educational, which its body is doing through its boards and committees. These obligations are more fully discussed in Chapter XVII and board secretaries are presenting them most effectively. Of course the benevolent budget should be entirely distinct from the church support budget including the following items.

2. Religious education. Even a slight appreciation of the vast importance of religious education in the efficient modern church will compel every intelligent churchman to insist on a large increase in the expenditures of the Sabbath-school and the Young People's societies, which are our modern evangelistic agencies and our recruiting stations and West Points from which we shall secure efficient officers and soldiers for Christ and the church. Otherwise, we can hope neither to make our Sunday-schools as attractive as day-schools, nor to gain and hold our boys and girls for Christ, nor to develop the needed efficient workers for the church of to-morrow.

The average church, rural and city, should increase, from twenty-five to two hundred per cent., the annual expenditures for high grade maps, charts, Sunday-school lesson helps and papers, teachers' libraries, stereopticon and slides, equipment for all kinds of work from a better card index to a follow-up system; and for annually sending several promising Sunday-school teachers and some leaders of the Young People's societies to denominational and interdenominational conventions and summer institutes where they may be more adequately prepared for present service and for future church leadership. Make a liberal allowance to the Sunday-school and secure liberal duplex pledges from every child in it, even from those whose parents do not attend and who will subscribe handsomely when shown that the Sabbath-school has been dependent on the church for heat and light, rent of building, janitor service, etc. The church support will benefit largely.

Besides, the educational efficiency of the church itself should be largely increased by distribution of free literature and a free subscription to a church paper for each family, by a loan library of books on missions, prayer, parent and teacher training, etc., and by an annual Bible Institute.

3. Publicity committee activities. In a rural church this may mean the purchase of a $5.00 duplicator by which advertising matter may be prepared and follow-up letters sent to families of the church and to prospects, to absentee members, etc.,

with allowances for postage, for posters, for a printed annual or triennial manual, for the distribution to every home and public place of an annual calendar bearing attractive cuts of church and minister, etc.

For the large town or city church it will mean an annual budget of from $500 to $10,000 for newspaper advertisements, window cards, preparing and mailing thousands of circular letters each week or month to large lists of prospects and to member families, circulars in mail boxes, a weekly bulletin, a monthly magazine such as Fleming H. Revell Company furnish to churches at a low cost with the church name on it, an annual directory with committee and department reports, etc. Such expenditures to be distributed evenly through the year or to be made largely in connection with the Autumn Rally, the Summer Home Coming, the Midwinter Devotional, the Lenten Evangelistic and other special features or special campaigns. This committee must have ample funds if it is to do its share to help fill empty pews and increase membership. In many churches a moving picture machine, with a selected single reel at the opening of the Sunday night service, attracts greatly increased audiences. If used on week nights it may crowd out the cheap immoral films. Educational and missionary and religious films are now available. The extra collections often meet the expense.

4. Social activities. The church social committee must have a liberal budget to use both in its ministry to the membership and in its coöperation

with the evangelistic, educational, publicity, visitation and devotional committees. By eating daily with His church of twelve disciples, and by preaching many of His greatest sermons at feasts, Christ clearly teaches the great value of social fellowship at simple meals as soil for developing unity and spiritual growth. Sociability is no substitute for spirituality but it is an essential foundation for it. One congregation, which includes in its annual budget "$800 for the social fellowship committee," spends part of this on four outstanding and wisely managed attractive annual functions, with entertainment and refreshment features, free to all ages and sexes in the church and community, including a New Year's reception, a "congregational meeting" dinner served by a caterer, a summer picnic, and an autumn rally or home-coming festival on a Saturday with a roll call on Sunday morning followed by a basket picnic in the style of sixty years ago, and by an afternoon fellowship service with addresses by former members, and by a free entertainment and supper on Monday night. Part is used to subsidize the social activities of the Sunday-school classes and church departments in many ways, to entertain new members and the catechetical classes, etc. It reports, "The increased enthusiasm, attendance and membership brought a full financial return during the year while the permanent results are of incalculable value." Such social functions may be simple but they should be free—and social, not financial.

5. The finance committee must have funds to print quarterly and annual statements and reports and to mail them to every member; to secure the best of envelopes and of record systems; and to pay a salary to the bookkeeper or financial secretary, just as to the janitor or choir leader, so that promptness and efficiency can be required, unless the pastor's assistant does this work. Frequently, by spending a little to employ a finance expert, from ten to thirty times the expense will be added to the permanent pledged income of the church.

6. Social and community service activities. The physical and recreational and economic welfare of the members and of the community should be fostered, unless other agencies meet all the needs. In the rural church this may mean renting an athletic field, purchasing baseball or croquet or tennis equipment, subsidizing dramatics or pageants and other community features, employing lecturers from the agricultural college, and the equipment of a kitchen and social rooms. In a town or city parish it may mean a rest room for country folks; a basement gymnasium and game rooms; reading and club rooms; or the establishment of a large parish social work including every sort of activity needed by the community, such as a day nursery or kindergarten, sewing and carpentry classes, a visiting nurse, an employment bureau, an eye dispensary, shower baths, aid for the worthy poor, a summer camp, etc., at an annual cost of from $500 to $25,000.

7. The salary of the minister. To increase your pastor's salary to at least $1,200 and a house in the poorer city sections and in the country, is a duty both to your minister and to your church. In a town or city church the salary should be enlarged in keeping with the special expenditures required by the constituency and by the minister's situation. While the pastor should not expect to save a great deal or to have all the frills and trimmings of life, he should be able to carry adequate life insurance; to provide food and clothing and furnishings for his home in accord with the general demands of his constituency; to meet his special expense for clothing; to pay his expenses to denominational meetings and conventions and conferences and to Chautauqua or Winona Assembly or to some equally helpful conference for a two weeks' annual "freshening up"; to avoid wasting time waiting for street-cars or walking between calls by keeping up an auto; to pay his tithe to the church and its benevolences; to use a second tithe in meeting the multiplied calls upon him from the poor of his parish and elsewhere, for unfortunate relatives, for temperance and reform agencies, for college and seminary and hospital and orphanage and other semi-religious and philanthropic agencies which he must help because of his official or sentimental relationships and because of the insistence of their appeals. (See Chapter IV.)

Many churches now make a definite allowance, in addition to the pastor's salary, of from $200 to

$1,000 per year for "equipment, books and tools, travel and incidental expenses, and for the up-keep of the needed horse and buggy or auto." Certainly the "expenses of the business" should be added to the salary, and just as certainly the minister should have a fund of say five per cent. of the church budget which he can spend to meet special items without having to consult the officers.

8. Assistance for the minister. Every church could most profitably employ a student or a woman during the summer to work among the young people, to develop daily vacation Bible Schools (such as are meeting with wonderful success among rich and poor, both in country and city), and to preach at a mission or in needy districts in town or country.

Every strong church, with over three or four hundred members, should employ an assistant for part time, and if wealthy, or if over five hundred members, for full time.

A church closed for six days a week is a sad source of waste. An assistant is needed if it is to be kept open evenings, and proper social oversight and physical education given to the boys and girls.

When the "simple life" prevailed, when each church had a membership of only fifty or seventy-five, with officers who visited each family in the parish quarterly, no paid assistant was needed. But the pastor of to-day must get acquainted each year with more faces and names and receive more members than did his grandfather in ten years;

must compete with the publicity power of many lodges and clubs and "movies"; must direct a dozen organizations inside his church; must keep in touch with scores of civic and social and economic interests outside in order to understand his people as his grandfather-preacher did; and must prepare two weekly sermons while a hundred other matters claim his attention. He clearly cannot do all these things as they should be done and keep everybody properly working. He must have an assistant to attend to correspondence and to keep the church and Sunday-school card indexes up to date each week; to help look after the boys and girls and manage the visitation and educational programs; to operate the multigraph and addressograph essential to proper educational and publicity activity, to send out financial statements and follow-up letters.

It is real extravagance to allow a pastor to use his time, which should be devoted to sermon and other work that no one else can undertake, for detail work which some young woman would do just as effectively for twenty-five cents an hour. The efficient up-to-date pastor will always be able to find enough work to keep himself and an assistant profitably busy. Many large churches employ, for full or part time, staffs of from four to twenty-five workers, including an educational expert, a financial secretary, a visiting nurse, a boys' work director, a physical director, etc. No wonder they grow large and efficient. Such spe-

cialization always means increased efficiency as compared with the minister who is a "jack of all trades."

9. Miscellaneous items. If your church leaders are aggressive and up-to-date, they will provide for many special items in the budget, such for example as employing competent specialists for an annual Bible institute; for increasing church efficiency as to attendance, boys' work, teacher training, or Young People's work, and for courses of lectures calculated to deepen the spiritual life; for developing one or two branch schools or missions; for meeting the expenses of the delegates of the church to the district meetings and for the denominational tax; for purchasing new hymn-books; for employing some one who can develop a successful young people's or children's chorus choir for the sake of the social and devotional life; for contingent expenses of the various church committees; for paint and improvements and repairs; for new sidewalks or improved lighting or increased fire insurance; for a high grade annual manual with reports of all departments; for a card index, multigraph, addressograph, telephone and other office equipment; for a moving picture machine or stereopticon and its operation; for an auto for the pastor to use; for a social survey or for social equipment; for special adult Bible class work, etc. Especially should a church employ, alone or associated with other churches, such experts as will help to greatly increased efficiency.

10. Debts and buildings. If you are in debt, add from five to twenty-five per cent. of the debt, as well as the interest, to your annual budget and avoid a special appeal. If not in debt, your church probably needs painting, decorating, furnace, sidewalk, a better auditorium, a parish house, a more modern Sunday-school plant, a manse or a new organ. If so, begin to gather a fund for meeting such needs by increasing your income. Every church should be seeking to thus increase the efficiency of its plant as it grows.

III. Can These Things Be Possible?

The average up-to-date church of wealthy folks should raise from $40 to $100 per member for all purposes. The middle class church in town or suburb or country can raise from $20 to $50 a member. The Presbyterian church raises over $13 per year per member for church support alone. The possibilities are revealed by the churches of the United Presbyterian denomination, mostly small town and country churches, which even counting children average over $20.90 per member for all purposes including over $14.50 for local church expenses alone. Of course its people are quite loyal and intelligent and they hope to attain to a denominational average of $30 per capita. In Iowa, without a single church of five hundred members, with an average of only about one hundred members in each church, they averaged over $30 per member in 1914. Some of their churches in

Iowa gave over $40 per member for church support and benevolences, not including building or debt funds. The "Covenanter" Churches of America average over $26 per capita annually; $10.50 for benevolences and $15.50 for church support.

The need depends on the community. A rural church, where the simple life is possible for the pastor and competition is slight, can do an effective work with from $1,500 to $2,500 a year. In the down-town sections of our largest cities, a church which would employ the needed staff of workers, keep the building open for several meetings daily, compete in music, publicity and social life with the theatres and dance halls and operas, and fill its pews regularly, needs from $15,000 to $50,000 a year.

The following budget of $20 per member raised by a middle class church of eight hundred members in a city of 18,000 will prove suggestive:

Pastor's salary	$3,000
Salary of educational director and secretary	1,200
Support of parish house with part time of physical and social director	1,500
Paving assessment and debt reduction	2,000
Repairs and improvements to church and manse	1,100
Janitor	840
Water, heat, light, etc.	700
Insurance, interest, taxes and legal advice	480
Publicity, office supplies, postage, weekly bulletin, monthly paper, manual, etc.	700

Sabbath-school equipment and supplies	600
Social functions free to the congregation	600
Organist, choir and music	1,800
Contingent and miscellaneous	1,000

A country church with one hundred and fifty members, besides giving over $2,000 to benevolences, raised this budget of $2,350:

Salary of pastor	$1,400
Books, supplies, etc., for pastor	200
Half expense of auto up-keep for pastor	100
Heat, light, repairs, insurance, sexton, etc.	500
For expenses of delegates to church meetings, conventions and conferences	150

Is your church already ahead of other churches in the community as to salaries and budgets? Remember that high grade churches do not measure themselves by what others are doing or by their own past, but by what justice and efficiency demand. Successful merchants and farmers and factory owners do not content themselves with doing better than they did twenty years ago, or with comparing favorably with some inefficient, miserly, antiquated competitor. They set their goal at the largest and best they can do, getting ready to meet future conditions.

IV. How Can These Things Be Done?

The chapter on essentials gives the steps to success but a larger budget will be a great help to securing a larger income. One church with a

budget of $8,000 a year had hard work to make ends meet. Its pledges never exceeded $6,000, compelling it to raise from $2,000 to $3,000 of a deficit. It added $2,000 to its budget for publicity and social purposes, a secretary, and for such other wise expenditures as would bring the largest returns. Because of the increased membership and attendance and enthusiasm which resulted, many doubled and some trebled their pledges.

"To get money you must spend money" holds good for churches as well as merchants. A Philadelphia church, with an average attendance of thirty or fifty and a terrible deficit, spent $1,000 on efficient publicity. It added one thousand per cent. to its attendance and doubled its income.

A country church which had been starving its minister and his library on a $1,000 salary, and allowing its property to depreciate, decided to increase the minister's salary $300 and to ask $200 for improvements. With the same minister it raised the $1,500 easier than it had raised $1,000 before.

Church members of to-day want service and quality and results just as truly as do the patrons and stockholders of department stores and railroads, and they can be induced to pay the price when they receive the service which they want, or see the results which they desire.

People want to be proud of their churches as well as of their homes and children and horses. When properly trained they are willing to do their share

if they receive their money's worth and know they are not being asked to pay the share of the other fellow.

To secure large results, ask large things. To ask a five or ten per cent. increase in pledges all around does not appeal to folks; each fellow says, "Let George do it," and a decrease will probably occur. But to undertake to enlarge the social and other expenditures to the utmost can be made to challenge the increased zeal and enthusiasm which beget large things. Only those who "attempt great things for God" and His church may "expect great things from God." The writer has helped hundreds of churches to do the "impossible" by permanently increasing the income by thousands of dollars, with every one happy and the church efficiency multiplied, and speaks from experience instead of theory.

For samples of budgets see Chapter VII.

IV

Enlarge the Minister's Salary

THE central need of the American church is "a good minister." "If our church is to succeed, we must have a popular preacher, a faithful pastor, a good leader and a fine mixer," is the assertion on every side. Such paragons do not grow on every bush but must be developed and conserved by large expenditures for education, books and other equipment, by travel and leisure, by freedom and comfort. A debt-ridden man cannot be an optimist. Worry over making ends meet will not develop smiles and will crush the imagination needed for preaching. Without an expensive education and two hundred dollars a year to spend on books as up-to-date as women's hats and as new and fresh as the groceries of his parishioners, he can neither be a bright nor a popular preacher. Paul was efficient but he was born prosperous and did not have to go in debt for higher education and travel, or to furnish a home. The average pastor can no more emulate Paul than the average telegrapher can emulate Andrew Carnegie.

To say "The efficient minister must come before we can raise his salary" is as foolish as to say, "If

our starved horse will do more work, we will feed him better." Even when a young minister is efficient, his officers keep his salary to the lowest possible standard and he is compelled to seek a new field in order to get additional food for his children's mouths.

Multitudes of brilliant young ministers of great promise have been doomed to mediocre lives because their salaries were utterly inadequate. Starved for books and ideas, their congregations starved and deteriorated. Crushed by debt, there was no juice of courage or joy left for their work. In nine cases out of ten the minister who attains to large success had an income above the average for his denomination during the first five years of his ministry, so as to develop himself. If a few geniuses succeed in spite of poverty, that does not help the average man who needs the equipment as a substitute for genius, and is doomed without it. The utterly inadequate support given the average Protestant minister is a primary cause of his inefficiency and a curse to the church. The deadening results cannot be overestimated.

If "he that provideth not for his own is worse than an infidel and hath denied the faith," then the pastor who meekly remains without protest as pastor of a "worse than an infidel" church which *provideth not for its own pastor and his family* according to its ability is himself worse than an infidel in abetting the infidelity of his church and neglecting to seek a place where his family will

have justice. It is his duty to seek and accept such an income as is adequate if he is a Christian, just as it is of the church to give it. The scarcity of competent ministers is one way by which God is compelling the churches to make more adequate provision for those who are competent. Unless God can bless dishonesty or infidelity, we must expect that a curse will rest on the churches that "muzzle the ox which treadeth out the corn," that fail to honor and provide for those who are, humanly speaking, the "fathers of their souls," as children should honor parents. The cry that "we cannot get good ministers" is usually because the stinginess of the church is such that it would starve and handicap a good minister if it got him, and it may have already done that to its present pastor.

In Chapter III we suggest some principles which demand larger ministerial salaries. Others need emphasis here. In fixing the salaries of their employees, wise and successful Christian business men consider certain points which wise church officers must everywhere consider in fixing the minister's salary, if they are to be both Christian and businesslike.

Consider the hours of service. Labor leaders insist and employers agree that exhausting labor shall receive special wages, and that an eight-hour day shall prevail, with higher pay for overtime. Ministers' work is brain work, which is undoubtedly more exhausting than physical labor. They suffer more breakdowns from overwork than any other

profession. No minister can confine his labors to union hours. His telephone begins to ring or his door-bell jingles before breakfast and he is continuously working or thinking until the last meeting closes, until the last call is made on a home where the husband is absent by day or where death has come, anywhere before midnight.

The passenger conductors on many railroads receive an average of about $1,500 per year, yet they are paid while learning the business and ministers are not. Were the average minister paid on the same basis for regular work, with extra pay for overtime during the week and on Sundays, his salary would be doubled.

The character of the work. Executive tasks require a broad outlook and freedom from petty and exhausting personal worries. Efficient literary activity requires comfort and freedom from poverty. Efficient authors and bankers and leaders in other classes seek to broaden their outlook and increase their mental reserves and resilience by travel and diversions made possible by larger incomes. Even labor unions and socialist clubs pay their organizers and representatives from fifty to two hundred per cent. more than their fellows in the ranks receive. The minister, who is expected to develop the unusual and invaluable combination of executive and literary ability, to be also an orator and a salesman, certainly must have the same advantages of enlarged income if he is expected to approach them in efficient development of his

powers. A great manufacturer, promoting a subordinate to be manager, explained an increase of salary from $4,000 to $12,000 a year by saying "the work is so important that a slight difference in efficiency means thousands of dollars. The $8,000 increase will add $80,000 to our dividends by freeing him from every care and stimulating his larger optimism. The church will profit in like proportion by paying its pastors larger salaries. It is not charity but wisdom to feed ministers and cows liberally.

The tools and special expenses required. Additional allowances are paid to the mechanic who must buy costly tools and the salesman who must entertain his customers at dinner and tip the waiter. The minister's income should be enlarged to permit him to secure from $200 to $300 worth of up-to-date books and tools annually, to attend summer Chautauquas and institutes and conferences which will broaden his outlook and keep him young, to meet the expense of travel in behalf of the church, to make gifts of books and souvenirs to the children and others of the parish, to entertain his officers and visiting speakers in his home, to keep up horse and buggy if they are needed, etc.

Many intelligent churches now provide in their budget, aside from the salary, for from $200 to $500 per year for "the pastor's library and equipment and special parish expenses." One large religious body recommends that "where a horse and buggy or auto is necessary to the minister's

largest efficiency, the congregation should allow at least $200 or $300 per year for expenses and depreciation."

Living conditions. No other employee is *required* to marry and support a family. Laymen may wait till they have accumulated a surplus, but churches demand that their pastors shall marry as soon as they are ordained, while heavily in debt for education. Other men need not entertain but young ministers must. They are also required to purchase good furnishings for the manse and good clothes for themselves beyond their personal desires "because it is good publicity for the church. It hurts our income if the parson is seedy." Besides, the minister can seldom settle near home, he and his wife can visit their "folks" only at great expense, cannot "stay with the old folks till they get ahead," cannot get a basket of provisions or a good dinner from father's kitchen in a pinch, have not the daily aid of home folks when sickness or trouble comes. Many churches add at least $200 per year to the annual salary on these counts.

The value of the material and products with which he works. Watchmakers and diamond cutters are better paid than brick makers and fodder cutters. Ministers deal with souls and characters which are immortal and infinitely more valuable. Drivers of railway engines and autos receive higher pay than plowmen and draymen, yet ministers deal with hearts, which are infinitely more delicate and costly, and are engineers of spiritual and social in-

terests whose wrecks would be a thousandfold more serious.

Earning period. The minister's economic life is short. On the average, he enters his profession at about twenty-seven and is "kicked out" at about fifty-seven. Because he must be an executive, he must not be too young. Because he must reach the young and must work so hard, and because such responsibilities, overtime work and book starvation age him rapidly, he must not be too old. The antagonism of a rich sinner to whom he refuses to bow may cut his professional throat at forty. Professional men find the average income doubles between forty and sixty, and their services are yet very valuable at seventy. Though the average minister of seventy is still worth much, despite his poverty, he seldom gets a chance to earn ten dollars a week by supplying some small church which cannot find a younger man.

His economic value to society. Inventors and promoters, railway presidents and bankers are well paid because their work has such economic value. Ministers, by their influence in advancing industry and intelligence, honesty and justice, thrift and sobriety, render services as great as those of all other professions combined in reducing the taxes caused by crime and poverty, ignorance and sin.

The cost of preparation and the hope of ultimate income. An attorney found that among his college friends of twenty-five years before, the average minister received $1,800 per year, the average

physician, $3,800, and the average lawyer, $7,700; though in college days the ministers had carried off a larger proportion of honors, both socially, intellectually and in athletics.

Ten years after their graduation from Princeton, the alumni of one class showed an average salary approximately of $1,700 for the ministers, of $2,700 for the physicians, and of $4,200 for business men and lawyers. Another investigation shows that between the ages of thirty and forty the salary of the average minister increases forty-six per cent., while that of physicians increases one hundred and sixty per cent. and of attorneys two hundred and forty per cent.

Here is a striking statement of fact by a prosperous farmer. "My twin brother was a better student than I and helped me as a boy with lessons and deals. At seventeen he decided to be a minister and I to be a farmer. I shall tell his experience first, then mine.

"He began to work his way through school and was most diligent and economical. He graduated at twenty-seven, having spent ten years in academy, college and seminary at a cost of over $3,000, of which he earned $1,500 and borrowed $1,500. He always stood well in his work. In his first field, among farmers, he received $900 a year. He revived the church, building up membership and attendance in a wonderful way. A deacon worth $40,000 told me: 'He saved my only boy and buried my wife, and I owe him a debt which I

could not repay.' He did not try, for he paid only sixty dollars a year. When my brother resigned after six years, this deacon shed tears of grief and contributed ten dollars to a farewell purse. These farmers had not raised his salary a cent, though they were all saving money. Because of children, needed books and furniture and horse and buggy he had scarcely been able to keep up the interest on his $1,500 debt.

"His second field was in a rich county seat church which paid $1,600. The manse was large. Heat and light cost nearly $200 per year. Because his wife must be an assistant minister, he must spend $300 a year for a maid. They were compelled to buy better furniture, to entertain, to give, to dress, as did their prosperous members, and to pass through an expensive siege of illness. Though he added one hundred per cent. to the attendance at the church and Sunday-school they added only twelve per cent. to his salary. After seven years, during which he was able to reduce his debt only $150, they gave him a great send-off and a loving cup, nothing more.

"Next he went to a church in a rapidly growing suburb on a salary of $2,000, with a promise of $500 increase if the church prospered. The church prospered unexpectedly and they had to go in debt to build a larger plant to accommodate the new members, so the raise was 'not possible.' In addition to $2,500 which he thus waived, he contributed $1,000 in cash to the building fund. After

five years of debt-raising and struggling with poverty, he broke down. He had not saved a cent to reduce his mortgage. I gave him $1,000 to carry him through a long illness and save his life insurance. The people worshipped him but would have let him starve.

"He is now back at work, but his children are grown up, the oldest being nineteen, and he can scarcely keep them in high school and meet the interest on his debt. He will never be as strong again and cannot hope for a two thousand dollar income.

"What of myself? Starting as a farm hand and giving my attention to earning and saving and investing, I have during these twenty years accumulated over $50,000. When he graduated from the seminary $1,500 in debt, I had earned and accumulated $3,000 in cash with which I bought and sold cattle and grain.

"Yet I have not worked any harder than he, nor has my wife, and we have perfect health. My ability was no greater than his, but I was not compelled to spend without return. I could wear cheaper clothes, use cheaper furniture, avoid giving to all the peddlers and agents, live healthfully outdoors, and save what I earned. I am not much of a churchman, partially because of the wicked and wasteful way the churches treated him. If he had been better paid, he might now be worth five times as much to the church and to his family. God cannot bless such stinginess, such niggardliness.

"I am scarcely worthy to tie my brother's shoes, yet he is starved and silently scorned as a 'poor manager,' while I am praised as a wise and valuable citizen. I expect to make up to him and his family in part out of my prosperity, but the churches he served should have given him justice. The churches should increase all ministers' salaries from fifty to two hundred per cent. Even then they would not receive a tithe of the value of their services, which value would increase faster than their salaries."

An employer of salesmen said: "If they would push my business with the same devotion and diligence as they do the work of the church, I would be willing to take by lot half the graduating class of the theological school near me and guarantee them, on the average, during the next thirty years, treble the average salary which the other half receives as ministers."

The cost of living. It has doubled or trebled faster than the minister's salary has increased. Lamentations about "the faithful old-time pastors" could in most places be silenced by a reference to "the faithful old-time congregations which made their ministers their first concern, employed them for life and supported them in comfort far beyond their own, and donated the meat, eggs and butter which now cost thirty-five to fifty cents."

The minister is called on to give to twice as many special causes because he is, next to the church, "the observed of all solicitors and beggars."

His old age. If you do not pay him so he can save for his old age, some one else must pay the bill. You have simply done what the tramp does, gotten service without paying the price. You should be ashamed to let folks elsewhere support your minister for you in his old age.

The question is not "What is the lowest salary for which we can get a man?" but "What is a decent support and an honest wage under the conditions involved?" What standard of living and support shall we encourage as a Christian church? While we hurl epithets at Jews, shall we "Jew" our minister down to the bottom dollar, though our Jewish friends pay treble the average salary of American Protestants? Shall we take advantage of the economic ignorance of an enthusiastic young pastor and his wife and allow them to toil and sacrifice until their days of opportunity are past, their family grown large and their debts unpaid? Shall we demand that the minister remain single, depriving the parish of the spiritual value of Christian homes? Shall he remain childless and deprive the world of the talented leaders who are found among the children of the manse in a proportion three times as great as among the children of any other group, according to "Who's Who"?

Shall the minister have the books and magazines and advantages which he needs each year if he is to maintain his efficiency, increase his usefulness, render the service which the church and the world need, and justify his own sacrifice? Or shall he be

denied these things, squeezed dry like an orange, turned from an enthusiastic capable youth into a dry and narrow stick which soon comes to the dead-line, lost to the church, doomed to a premature old age, a burden to himself, a reproach to the wisdom of the church and an untimely burden to the pension fund, a wasted life, because his churches would not pay him an adequate support?

Surely, when the average passenger conductor on the Big Four Railroad receives $1,767 per year and the average freight conductor receives $1,313, it is not unfair to ask that these amounts should constitute the minimum salaries for ministers who must spend so much more in so many ways. In Buffalo Presbytery, "Six years ago ten churches paid from $600 to $900. Every salary has now been raised to at least $1,000 and a manse, and some of these have gone up to $1,200 and $1,500."

A Loss in a Lapsed Year

In a Stamford, Conn., church, the first canvass in 1911 doubled the amounts given for missions and for support. This gain was well sustained in a second canvass in 1912. In 1913 no canvass was made and giving dropped back to the 1910 standard. In 1914 a canvass in a very stormy week regained some ground, but was not entirely successful. In 1915 the canvass was made on one Sunday afternoon and yielded an increase of sixty-five per cent. in subscriptions for the church and an increase of fifty per cent. in subscriptions for missions.

V

Essentials to Fullest Success in Church Finance

I. Fullest Financial Success is Possible

THE deplorable spiritual and practical church problems which are due to mismanagement of church finances, and to the chaos in financial ideals and methods, which we have already noted and analyzed, need not continue. As in all other businesses, a standardized system has been evolved which marks a new era in the way of success.

Pressing poverty and injurious money-making schemes are no longer necessary alternatives for any churches whose leaders are willing to profit by the successes of other churches, to adopt Scriptural and businesslike policies and methods, to exercise at least ordinary intelligence and tact in adapting and installing, with team work in pushing, their finance plans. The experiences of thousands of churches of every size and type, of every denomination, demonstrate in a wonderful way that all church finance ills can be remedied and that our American Protestant churches can quadruple their benevolences on the average while adequately enlarging their budgets and their efficiency.

From every state and territory come stories that are little short of miraculous of financial successes where modern ideals and methods have been adopted: of debts reduced, of deficits ended, of salaries increased, of social and educational work magnified, and of benevolences multiplied. Let the doubter write to his denominational headquarters or to the Laymen's Missionary Movement for a list of successful churches similar to his own.

Other wonderful signs of Divine approval have everywhere accompanied the adoption of these plans, such as unprecedented increases in membership and in attendance for all departments and services; indifference and strife turned to loyal enthusiasm and harmony; better sermons preached by pastors who have been relieved of financial worries. Energies formerly devoted to selling pies and pop-corn, to gathering miles of pennies and bushels of paper, to making oyster soups and ham sandwiches, have been devoted to home duties and Bible study, to prayer-meetings and community service, to missionary and welfare activities.

A vast chorus of praise arises from armies of elders, deacons, trustees, treasurers, pastors, missionaries and plain church members of all ages and sexes, who have been delivered from a previous condition of servitude to church bankruptcy and abominable finance methods and enabled to make real advances towards church efficiency by these modern financial plans which are both Scriptural and businesslike, as well as successful.

More than forty religious bodies, comprising over twenty million members or about ninety per cent of the constituency of the Evangelical Alliance and of the Federal Council of Churches of Christ in America, have in general adopted, or in some way officially sanctioned, these new plans; an unanswerable testimony to their worth as well as an invaluable proof of the possibility and probability of church unity in other matters.

The nation-wide possibilities through these new plans are best illustrated by the results in two denominations which have pushed them with most efficiency; namely, the Southern Presbyterians and the United Presbyterians. The writer does not belong to either of these bodies. Neither of them is extra rich or extra large. Their memberships approximate respectively 300,000 and 150,000.

In spite of "Southern slowness," the former speedily increased their contributions for local support by over three dollars per capita and their benevolences by over two dollars per capita in eight years after beginning to push the system, although scarcely one-third of their churches had yet begun to follow these methods. If the other American Protestant churches (not including the colored) were to make the same advances, it would add more than eighty million dollars for local church support and more than twenty-five million for missions and benevolences.

In less than ten years the United Presbyterians have doubled their benevolences and increased the

salaries of their pastors by an average of nearly three hundred dollars. Their benevolences are over six dollars per capita per annum and their congregational expenses nearly fifteen dollars. While such giving would treble the income of most American denominations, yet they have set their standards at ten dollars per member for benevolences and a minimum salary of at least $1,200 for every minister, while their average salary has already passed that standard.

The Methodists "North" have made equally astounding advances and, as one bishop put it, "We have only begun our advance."

II. The Essentials to the Largest Financial Success

We shall discuss most of these in detail in separate chapters but we must here survey briefly the features which are helping to work such magic in church finance.

As in most other modern movements, few features are absolutely new. Most churches already have some of them and many churches have most of them. But as one missing part makes an auto imperfect and one missing figure shuts the banker out of his combination safe, so failure as to any of these essentials will usually result in partial, or total, failure. The church which omits or bungles just one or two steps will fall short of the largest success and may land in a ditch. Should it succeed, by the providence which looks after many

fools and churches, it leads others to fail by following it.

To some the system may at first seem complex and the number of essentials overstated, but this impression is due to the fact that the average churchman is bewildered by the very simplicity of the new plan and becomes an enthusiast for it only after persistently taking every step with diligence and care; and the points enumerated have all been found essential.

1. The first essential to the largest success in financing a church is that the church shall be worthy of liberal support.

The sermons, the atmosphere and the furnishings must be attractive. It must be really and fully a Christian church, marked by friendliness, prayer, peace and harmony; by a pastor and officers who are worthy; by a realization that it is a means and not an end; by diligent efforts to be just as *faithful in rendering useful services* to and through its members and to and through the community, *as in conducting services;* and by efforts to attain educational and spiritual efficiency to the utmost of its resources. Above all, it must be a real brotherhood of God's children, permeated with a sense of God's nearness. It must really help to bring men and God into closer fellowship.

2. Congregational democracy. Give the members a real share in the management. Do not simply permit them to vote for a slate and a program which have been set up without their knowl-

edge. Consult their needs and desires as in a real democracy. Not only will this secure a more liberal financial support but it will promote the loyalty and self-respect of its members, increase their usefulness and spiritual development, and promote civic efficiency.

The oligarchic church in which a few furnish the money or manage the affairs "for the good of the many" may succeed temporarily, may be mechanically efficient, but disintegration of finances and of constituency is almost certain when the so-called "pillars" fall or move away. An efficient church is not a house built on human posts which may fall but is a living organism which must grow ever stronger and which depends for its permanent life and largest power on the vital functioning of every member, as a body does on its cells.

3. Social and missionary vision. God is concerned with the salvation of all men in the world for all are His children; and with the salvation of all of every man, for He made all of man including body and mind and social instincts, and ordained that Christ, our example, should grow in every regard, for the gospel specifies emphatically that "The child Jesus grew in wisdom (intellectually), and in stature (physically) and in favor with God and man (socially and spiritually)."

It may seem like folly for a church which cannot meet its ordinary expenses to increase its budget for the sake of social and community service, or to undertake a larger missionary budget, yet it has

proven rather to be the highest wisdom, a necessary step to the largest success in meeting its ordinary expenses.

Common sense and the experience of thousands of churches both testify that the church which seeks to obey the teachings of Christ to "love thy neighbor as thyself" and to "Go ye therefore and disciple all the nations" will receive the fulfillment of the promise "Lo, I am with you always." Many a church which thought it had exhausted its financial possibilities has been able to secure ample funds by enlarging its expenditures for boys and girls, for the poor and for the community. People want their money's worth, and a church must meet their needs and be something more than an audience and four walls to insure loyalty. They need social life and the church rather than the dance hall should meet this need.

"Give and it shall be given you," and "There is that withholdeth more than is meat but it tendeth to poverty," are just as true for churches as for individuals. One church with a budget of $3,000 which it "could not raise" did the suicidal thing, as its officers thought, of making up a missionary budget of $2,000. As the education concerning missions led the people to realize what a great obligation the church really had, and to consider their duty towards the heathen, they became more responsive to their duty to their own church and pledges totalling $2,200 for benevolences were no more astounding to the officers than the increase

of the church support pledges to $3,700. A live missionary committee is absolutely necessary.

4. An efficient pastor. No church can attain the largest possible success without a minister who is faithful in his sermonic and pastoral work, who is cordial and optimistic, who faithfully seeks to serve the Kingdom in every possible way, who exemplifies liberality as well as preaches it, who tactfully seeks to lead his officers in the adoption of the best plans and methods and in developing the interest of the people in financial matters. (See chapter, "The Pastor and Church Finance.")

5. Faithful and competent financial officers. They must be faithful in exemplifying and teaching Scriptural ideals as to stewardship and in investigating and adopting business methods. They will, as boards and as individuals, give ample time to pushing the finances to success. They must be chosen because of efficiency, not as an honor, and must hold the confidence of the people. (See Chapter XIII.)

6. Democracy in finance management. The congregation must be consulted as to methods and budgets and kept fully informed as to what should be and is being done. Popular interest will diminish and liberality will decay under secret diplomacy or star chamber church finance management. A joint committee on finance should be appointed, with representation from every board and society, to discuss all steps fully. This committee should usually take charge of the raising of the money,

allowing the finance board full responsibility for disbursing it.

7. Adopt a complete church budget and have it in sight before the finance year begins. Instead of having the trustees raise the salaries, the deacons finance the poor, the women provide for repairs, the young people support the music, and the ushers furnish the parish house, these and all other known items of congregational expense for the coming year should be included in one budget, so that no supplemental appeals will be needed or expected, and the full energy and assistance of every member will be heartily challenged to raise it. People will seldom do their full duty so long as they know that additional appeals will be made during the year. (See Chapters III and VI.)

8. Secure written subscriptions. Some folks declare that they never make pledges, but they all do. Not only do they pledge to love and support those whom they marry but they make definite pledges to landlords, hired help, banks and stores, lodges and clubs; and they should treat God and their church in the same way. Without written pledges, the church officers will not know what to count on and must vote expenditures on their own responsibility. The unpledged giver is like an unaudited treasurer; he never knows what he has paid or owes. Use cards instead of a subscription list. (See Chapters VI and IX.)

9. Secure pledges on the weekly basis. Every business man knows the vast insurance concerns

and the other modern enterprises built on small but frequent installments. Remembering the vast sums paid out weekly and monthly at meat shops and stores, in rents and on installments, it is natural that the last decade, in which this system has just begun to come into common use in churches, has seen an increase of one hundred per cent. in America's annual gifts to home and foreign missions and of more than twenty million dollars in the annual income of America's churches.

The philosophy of the weekly pledge is illustrated by a woman whose annual pledge had been ten dollars while her benevolences were not worth considering. She told the canvassers "I cannot possibly increase my gifts. If you insist on a weekly pledge, I will cut it down to fifty cents a week for the church and twenty-five cents a week for benevolences and make it easier for myself."

Multitudes who were "too poor to pledge anything" will be delighted to pledge ten or twenty-five cents per week which amounts to a goodly amount during fifty-two weeks. Vast numbers of people who hesitated to subscribe five and ten and twenty-five dollars per year on the annual pledge plan have promptly doubled or trebled their gifts when they have been led to compute on the weekly basis and found that, for example, "fifteen dollars a year is less than thirty cents a week."

10. Subscriptions must be paid weekly. It is difficult to overestimate this point. When people pay weekly they can pay more easily, are less likely

to get behind, and will be more regular in attendance. There is another equally important reason. When Paul directed his converts, "On the first day of the week, let each one of you," he not only inaugurated the installment system of church support, the best yet devised, but he emphasized the worship of God. "Bring an offering and come into His courts" implies that we should bring offerings every time we come. To "Worship the Lord with offerings" every Sabbath is as essential as to worship Him with prayer or praise. Even though the church did not gain a dollar in money by this system, it should be used to deepen the interest in worship and to promote the weekly recognition that wealth is of God and that He must have a definite share of every week's income.

11. Duplex subscriptions and envelopes putting church support and benevolences on the same system are indispensable; because the church should give more to missions, because every person who is converted to the support of missions will be more liberal to his own church and will be certain to do his full share, and because the raising of missionary or any other funds by special envelopes or frequent spasmodic appeals is a detriment to church support. Many members argue: "I will not pledge liberally for the church because there will be so many appeals for benevolences." Though such folks usually give very little in spasmodic benevolence collections, because no audit is made of their trifling gifts, yet they hide behind them.

Besides, it is a great advantage that the minister need not waste time and energy at the church service by such frequent appeals for benevolences, as dissipating the spiritual atmosphere before his sermons, unfitting him for preaching and the people for listening. (Duplex envelope samples can be secured from your denominational agencies or through the Duplex Envelope Company, Richmond, Va., or other publishers.)

Thousands of churches have learned what one churchman thus expresses: "When you promise a man that there will be no more appeals to *him* for twelve months for the church or its missionary boards, *if he will make sufficiently liberal* subscriptions and will put down on a duplex pledge card once and for all every penny that he should pledge during the year to be paid in duplex envelopes, he can no longer hide behind future appeals but must either put up or shut up."

On the other hand, it is usually a fatal error to "lump both Local Church Support and Benevolence in the same subscription. Since even this system—usually termed 'the Single Budget'—marks an advance upon no system, some churches have fallen into it and will fall heir to its evils. It is a case of the Good becoming the enemy of the Better. In the long run the single subscription ordinarily proves a distinct disadvantage and should give way to the twofold subscription, for these reasons among others, viz.:

"It obscures the distinction between two things

which are different, viz.—What one owes for the religious privileges which he and his receive, and what he gives for the extension of the blessings of the Gospel to all the world. The former is a fixed and limited amount, of which he should pay his fair share; the other is a well-nigh limitless opportunity, which he should do his utmost to meet. Under the Mosaic Law, the former was termed the Tithe, the other the Free-will Offering. The distinction still applies; it should not be obscured. Even though adults recognize it, the child needs the education secured by filling two pockets."

If only a single subscription is made and a per cent. assigned to benevolences, the opponents of missions cut down their pledges to force a reduction in benevolences, while missionary enthusiasts who pay a tithe will refuse to give it to a fund which devotes eighty or ninety per cent. to church support while others do not do their share.

Folks will give more in a double pledge than in a single pledge, under ordinary circumstances.

Even where the system seems to succeed for a time, because of a specially successful pastor or committee, it falls into decay after a few years, usually under the next pastor. The benevolences decrease sadly and even current expenses usually suffer. Only in a tithing church can the system be used satisfactorily and permanently.

12. Pledges must be secured by personal visits to the homes. Amid the competition of life insurance, real estate, book, machinery, piano and countless

other agents, many people have naturally become temperamentally unprepared to respond to any appeal that is not made in person and the church finds it absolutely essential to visit each home, answer questions, persuade as to duty, and secure immediate decisions. Personal work is just as necessary for pocketbook conversions as for the other kind. From fifty to five hundred per cent. more will be secured by the buttonhole method from those who have hitherto failed to do their duty.

An occasional church may succeed fairly well by using letters or by taking pledges at a public service, but these methods usually prove a snare and a delusion. The liberal folks do their share as always but the others, whom it is most urgent to reach, either pledge inadequately or fail to respond at all. Smith says, "This applies to Jones; not to me," and pledges ten cents per week where a personal visit saying "Thou art the man" would have secured fifty cents or one dollar.

Besides, this plan helps greatly in promoting acquaintance and social life. It is a great means of grace to the canvassers themselves and the people are delighted to have visits made in behalf of the church by some one other than the pastor. It usually results in an increase in membership and interest both in the church and all its societies. (See Chapters VIII and IX.)

13. An every member canvass must be prepared for as carefully as any other harvest. All depends on the preliminary plowing, on the sowing of in-

formation and inspiration, and on the cultivation of interest and enthusiasm. This is particularly true of the first canvass under the new plan but it is essential every year. (See Chapter VI.)

14. The congregation must be carefully and effectively educated in the Scriptural principles of Christian Stewardship. In sermons, lay addresses, by leaflets and by the visitation, special emphasis should be given to the facts: that God is no beggar to be apologized for, but created all wealth and gives the power to get wealth; that our Anglo-Saxon ancestors were naked cannibals and poverty-stricken barbarians until less than 2,000 years ago, until, at great sacrifice, Christian missionaries who had caught the spirit of Christ brought to them the gospel of hope which has been the foundation of our civilization and education and prosperity as well as of spiritual salvation; that common gratitude would lead us to preserve and develop and share the blessings of this gospel; and that the very essence of Christianity is sacrifice, for "If any man will come after me, let him deny himself and take up his cross." (See Chapter II.)

15. Secure pledges from every member and adherent of the church. It is their duty to the other members of the church to do their share in meeting the common financial obligations and in upholding the common reputation for liberality. It is an obligation assumed when they join the church or benefit by any property given of God; and it is essential to their spiritual development. Failure

here has often bankrupted many churches, spiritually as well as financially.

Paul's instruction, "Let each one of you," includes all wage earners, whether ten years old or one hundred, whether the newsie earning twenty-five cents a day or the millionaire. But it does not omit others. It includes the poorest and the richest. Each woman is "one" when she purchases hats and jewelry, and she should be "one" also in the matter of worship, offering her own gift as well as her own prayers and praises. Indeed, each wife and daughter deserves an individual income as truly as does the housemaid, and the church should fully recognize the personality of women by insisting on their individual pledges out of individual allowances. (See Chapter XV.)

Of course, non-church members and even non-attendants should give to support some church, for they benefit financially because of churches in the community and the state and their obligation is not because of salvation but because of God's universal ownership and their financial debt, as stewards of His wealth and His gift of the power and opportunity to get wealth.

Just as clearly Paul means each child when he says "each one." A child is not a cipher. "Train up a child in the way he should go" applies to giving as well as to manners and language. Since "he should go" "in the way" of making liberal written subscriptions to the church and its work and to benevolences, the church should insist that parents

"train up" their children in this way. Let them give out of their earnings if possible, otherwise out of an allowance. They should be taught to sign pledges, to fill their own envelopes, and to put them on the plate as worship. As they buy candy and peanuts with their own hands, so should they give with their own hands; and never less than a nickel, for the church should be at least on an equality with the nickelodeon, and the "penny collection" child will be father to a stingy adult. (See Chapter XVI.)

Hundreds of churches have more subscribers than members. One church with 400 members had only ninety contributors; four years later, with only 433 members, it had 580 contributors, including every member of the church, even three whom the deacons were helping to support; though many of its members are under twelve years of age. Also, it had pledges from nearly 150 non-members; children, brothers-in-law, and friends of the church. Many a church has a subscription from every resident member.

16. Efficient treasurers and bookkeepers. All accounts must be kept with strictest accuracy and disbursements made in due legal form. The two treasurers and the bookkeeper must be chosen with great care. Uncle Sam's mail carriers and printer's ink must be recognized as valuable assistants in collecting pledges. (See Chapters X and XI.)

17. Numbered and dated envelopes must be used or many subscribers will lose track of their pay-

ments and trouble ensues. Dated envelopes enable each subscriber to have an accurate record. If he is away ten weeks, one glance at his envelopes on the first Sabbath morning after his return shows exactly how much he owes. If envelopes are not numbered, many will come in without names and the treasurer's hair will almost turn white with the worry of trying to keep his accounts straight.

18. Activity must be wisely and energetically maintained throughout the year. Every new member should be at once enlisted by a personal visit by two officers, for intelligent and liberal support of both budgets. Subscribers who fall three months or more behind in payments should be personally visited, preferably by those who secured their subscriptions. Have much publicity. Frequent reports should be made in the church magazine or from the pulpit as to receipts and expenditures, at least quarterly, to maintain public interest. The spirit of optimism and good cheer should be disseminated by the pastor and officers, since a church, like other business, cannot succeed in a gloomy atmosphere or when any of its representatives are "knocking" instead of "boosting."

19. Perennial persistence. The educational campaign and the canvass, as well as other details, must be repeated annually, or, like any other neglected business, no matter how successful it once was, it will gradually run down. The annual campaign is essential to renew the interest and enthusiasm of the subscribers, to compel a fresh

consideration of duty and prevent lowering of pledges, to secure new or increased pledges from those who have not already responded adequately, or whose vision or income or stewardship spirit has grown during the year. It gives opportunity for the officers to keep in touch with the people's point of view, to answer questions, to discover criticisms. It promotes acquaintance and pleases the members who are called on. It promotes church attendance and reclaims lapsed members.

20. Unity of finance management. Multiplicity of money-raising agencies must be avoided. Reduce the number of money-raising agencies and appeals as far as possible, inducing all members to support the central and essential work of raising the church budgets. (See Chapter XIX.)

21. Denominational encouragement and co-operation should be secured as fully as possible as to policies, plans, methods, standards as to stewardship, salaries, missionary goals, etc. These can be promoted by holding district conferences under denominational auspices led by competent specialists or by visits by its special field men, by free and paid publicity in the church press, by literature and leaflets and correspondence, by furnishing blank forms suited to the denominational plans, by simultaneous denomination-wide campaigns, etc. The possibilities in this line are best illustrated by the Methodist Episcopal Church which uses its denominational machinery, bishops, district superintendents, etc.

22. Local coöperation. The financial standards of neighboring churches influence yours, by atmosphere and by actual contact. "Why should we pay a larger salary, or a larger average per capita, than Blank church?" is a common question. Besides, a single church is often slow to move without a spirit of rivalry. *A simultaneous interdenominational "Finance, Stewardship and Missions" campaign for a city or county or community* is invaluable in stimulating to higher ideals and higher efficiency, especially if the canvass can be made on the same date. When the expense is shared by each participating church, larger use can be made of newspaper publicity and the best specialists can be secured to help perfect plans, train canvassers and inspire congregations. Free and paid newspaper publicity for their respective achievements and goals, joint official conferences, exchanges of pastors and laymen for addresses, and other possible activities will multiply the enthusiasm and develop a spirit of emulation which will arouse the entire population like athletic contests, will lead each church to vie with the others as to methods and plans, and number and size of pledges, per capita results, and proportionate increases for both church support and benevolences. The liberal churches become psychological whips for the less liberal, and are themselves stimulated to keep in the lead. Their own interests demand that they help raise finance standards for all churches in their community. The writer has had his largest success in the most dif-

ficult situations by such simultaneous coöperative finance campaigns.

23. Campaign efficiency. Church finance leaders should plan their work months ahead. Farmers fail who wait until the harvest is due before they plan and plow and cultivate. The spasmodic enthusiasm which gets to work too late receives only a very small harvest as it deserves.

24. When new members are received, tactfully inform them of the financial policy of the church. Liberal subscriptions and habits can be secured far more easily, for both church support and benevolences, while their first warmth continues. Educate them at once and thoroughly as to the principles of stewardship and the spiritual and practical significance of liberal weekly offerings. One pastor reports that, by careful work, out of eleven hundred members received during twenty years, over ninety-eight per cent. made immediate pledges.

One denomination furnishes to all pastors free a "greeting" which reads about as follows:

> "You are now one of us to worship with us. Christ says of His followers: 'Even as thou, Father, didst send me into the world, so have I sent them,' so that Christians are under obligation to forward His work by every possible means. Therefore you will, like all other faithful Christians, desire to begin immediately the practices of regular attendance, liberal contributions, and personal service.
>
> "Whether it be large, or must needs be

> small, our church expects weekly offerings, both for local church support and for the benevolent and missionary work of our denominations. We enclose a subscription form, which you will know better how to fill after talking with the representative who will soon see you. We appreciate your willingness to coöperate with us, etc."

Of the five questions asked of those uniting with the Methodist Episcopal Church, one is: "Will you contribute of your earthly substance, according to your ability, to the support of the gospel and the various benevolent enterprises of the church?" If this vow is taken at the altar, it usually is kept.

In one church, out of eighty-six members received in two years, sixty were induced to begin at once the practice of tithing.

25. Hard work. There is no royal road to success in church finance. Results gotten without toil and patience will not be permanent. Consecration is not an adequate substitute for perspiration.

If any churchman is looking for a perpetual motion system, or expecting God to give him an Aladdin-like success without liberality and energy, he is doomed to disappointment. Money cannot be picked up in the street. It must come out of the pockets of the members. The system can succeed only by the use of "gray matter" and "shoe leather." God puts no premium on indolence.

VI

Preparing for an Efficient Finance Campaign

LIKE any other successful business, the annual campaign for new and enlarged subscriptions must be prepared for with energy, with businesslike attention to all details and with far-sighted anticipation of all obstacles and objections.

Secure from your denominational headquarters and from other denominations leaflets and other material which will help enlist your officers and people and meet your problems. "Men and Missions" and other publications of the Laymen's Missionary Movement are exceedingly rich in practical ideas.

I. General Preparation

Fix the date for the canvass two months in advance. Keep the period free from conflicting engagements and diversions.

Choose the time carefully. The best preparation may end in disaster at an unfavorable season. Avoid December and January when holiday business, social engagements, stock-taking, directors' meetings, and other matters absorb the attention. When pocketbooks are lean and Christmas bills un-

paid, the canvassers will be less efficient and the people less liberal. In the city, avoid vacation periods. In the country, avoid harvest, spring plowing and bad roads.

The best seasons are: November, when vacation bills are paid and all the forces of the church have been rallied and enthusiasm developed; the pre-Lenten season; immediately after the Easter activities have deepened the spiritual enthusiasm, provided that the weather is not too favorable for park picnics or automobile tours; or immediately after a revival or other intensive spiritual activities.

Make the canvass three or four weeks before the finance year opens to allow time for gathering the scattering pledges, and for securing and distributing the envelopes so that every one may deposit the initial envelope on the first Sunday.

If the church year ends with December, try to make the canvass in November. Many churches make the canvass three or four months before the old subscriptions expire, in order to secure the benefit of interdenominational rivalry and coöperation.

Sometimes a canvass is made for pledges for fifteen or eighteen months, so that the end of the church year may be changed to a more suitable season. Sometimes the initial canvass is made in the middle of the year, for pledges for six months only, the canvass being repeated at the end of this period with larger efficiency in view of the lessons of experience.

Begin to prepare a year in advance. For the best canvasses, the preparation of officers and people began years before. Make notes at the close of each canvass of objections and problems met, and as to weak points discovered in the plans and methods, so that greater efficiency may be secured next time.

Develop the utmost confidence, enthusiasm, harmony and loyalty. Make the church attractive and worth supporting. Large success along other lines will be a splendid talking point and will help greatly, for "nothing succeeds like success."

Adopt and announce a broad and constructive program for the year and for future years, including social activities, community service, missionary extension, evangelism, educational and spiritual efficiency, etc. Large goals will induce larger loyalty.

If the campaign is made in November, precede it by an autumn "Go-to-church" or rally campaign of four or six weeks. Make repeated social visits at each home. Give free entertainments and suppers for the entire church and for each organization. Increase to the utmost the attendance and membership, the spiritual enthusiasm, and the spirit of loyalty to Christ, the church and the officers.

Before a February or March canvass, besides the autumn campaign just suggested, make a New Year's social visitation, followed by a special intensive educational and spiritual program.

Our Church Invitation

WE send you by the Bearers the most cordial greetings of our Church and a hearty invitation to all the services and privileges announced on the other side of this card.
This Church was organized for fellowship in the worship of our Lord Jesus Christ; for mutual helpfulness in the joys and sorrows, the labors and aspirations of our hearts and homes; for the saving of men and the regeneration of society.

WE trust you will enter fully into all of its privileges and opportunities. Some of these are set forth on the other side of this card. Come and enjoy them with us. Your presence and your prayers will promote their success.

IF not members of any church we invite you to come and enter into fellowship with Christ in our Church. If a Member elsewhere would it not be better to connect yourself with our Church while you reside here?

IF there is any way you think our Church can serve its members and the community better pray let us know.

In the name of the Master

For a social canvass, preceding a finance campaign, hundreds of churches have used the above invitation printed on high grade stock, in two colors.

The objection that "they never come to see me except for money" will be anticipated if frequent visits are made by laymen and women. The average man will add ten cents or a quarter per week to his subscription in appreciation of each fifty-cent dinner or entertainment given free to himself and his loved ones. See "A Modern Church Program"* for detailed outline of activities which will greatly increase the spirituality and liberality of any church.

Order duplex envelopes, treasurer's supplies, etc., early. If secured during the summer, a more liberal discount is made on them.

* By Rev. A. F. McGarrah, F. H. Revell Co., 50 cents.

Keep church support and benevolent budgets distinct. People will give more in two pledges than in one. For objections to what is known as the "single budget" plan, and arguments for duplex envelopes, see Chapter V, § 11, ¶ 11.

Fix a definite goal at which to aim. Prepare liberal budgets for both church support and benevolences, to attain which will require the utmost effort for two or three years. A ten per cent. increase will challenge no enthusiasm. Men will meditate: "They can raise that without my increase." But a twenty-five per cent. increase in budget arouses them to say: "They cannot do it without my help." Secure information as to what the most liberal and efficient churches of your community and denomination are doing and compare their per capita gifts with those of your church, to stimulate the spirit of emulation.

The current expense budget should include liberal allowances for every ordinary need (see chapter on the Budget), with ten or twenty per cent. added for contingencies. Make provision for explaining and justifying each item in the budget, especially those which are increased, to the congregation, through printed statements and public addresses. People will not invest in the dark or buy a hen in a sack. Plan to secure it all in advance since it is easier to pay for a living horse than for a dead one.

If the officers are men of little faith, and will not adopt an adequate benevolent budget, it is usually

unwise to adopt any. Liberal folks will notice that it is only one-fourth as large as the other budget and will pledge accordingly, while others will pledge nothing. Better results are usually secured by simply setting forth an ideal goal for the future, "as much for others as for ourselves" or "twenty cents per week per member" or "at least as much as will support a missionary," asking each one to do first their full duty to church support and afterwards to pledge all they possibly can to benevolence, making the two pledges equal if they are tithers, unless the church is in debt or very poor.

Appoint an efficient committee to take entire charge of the preparation and the canvass. Secure democracy, largest wisdom and universal coöperation by having strong representatives from each board and department. While this committee should develop the policy and plans, responsibility for results should be lodged in a small executive committee of not over three or five.

Have the congregation adopt the plan by a rising vote at the close of a morning service. To readopt it in the same way each year, on the recommendation of the officers will help maintain interest.

Have the congregation adopt a permanent finance policy as suggested in Chapters XVII and XIX. Introduce the various features gradually, including none, or only one or two, of the new features, until the plan is thoroughly understood.

Have the pastor, or a special committee, prepare a complete card list of the constituency two or three

weeks before the canvass. Include the name of every member and friend, newcomer or absentee, six-year-old or grandfather, since all should be solicited. This list will include from twenty to fifty per cent. more names than the church roll.

Cards can be made out for each individual to be canvassed, or all members of a family can be put on one card. (See card forms on next pages.) Duplicate cards or lists are provided the captains so that they may check the initials of the team to which each name is assigned, holding them responsible for returning the card with a pledge or with such report as will make it easier to send another team and secure pledges promptly.

Information Cards for Canvassers

These cards should be used in connection with the "Alphabetical List of Congregation" form in Chapter XI. New information gained by canvassers should be noted on the obverse side.

NAME _____

ADDRESS _____

Total Given Last Year	Weekly Last Year	Asked Weekly This Year	Pledged Weekly This Year
Current Expenses $	*Current Expenses* $	*Current Expenses* $	*Current Expenses* $
Benevolences $	*Benevolences* $	*Benevolences* $	*Benevolences* $

REMARKS _____

Information card for Canvassers only.

Not to be shown to nor signed by person canvassed.

(This form used in M, E. Church.)

INFORMATION CARD No. 1

For the use of those making a Financial Canvass.

Surname / Address		MEMBERS OF							Take Assem. Herald	WEEKLY PLEDGES					
										1915		1916		1917	
		Ch.	S. S.	Y.P.S.	Miss'y	Broth'd				Ch.	Benev.	Ch.	Benev.	Ch.	Benev.
Husband															
Wife															
Children at Home	Age														
Others in Household															

Date.....

District.....

Team { ..... }

(This form used in the Presbyterian Church.)

These cards must include all information which will help the canvassers, such as the pledges of the preceding year, the amounts unpaid, the objections anticipated, etc., and, especially, suggestions as to the pledges which should be secured, both for church support and for benevolences, should be noted after each name. These are not assessments but tentative suggestions, prepared by two or more wise persons somewhat conversant with the ability of those to be canvassed. The amounts suggested should total ten or twenty per cent. more than the budget, so that the full sum will be secured, even if a shrinkage occurs. Without this suggestion, canvassers will be at sea as to what they should expect. Some folks are already pledging all they can, but many should double or treble their gifts. Many do not realize how much it costs to run a church or how much others are giving who are no more able. Some will ask the canvassers, "What should I give?" Sometimes a special letter announces the suggestions. One church used this form:

Dear Fellow-Member:—The expense budget of our church for the coming year amounts to $3,200 and the benevolence budget to $2,000. We suggest that you and your family, if the way be clear, contribute $1.50 per week for current expenses and $1.00 per week for benevolences. This is not an assessment. You are free to pledge whatever you will. But consider the matter carefully and be prepared to make your pledge, "As God has prospered you," when the canvassers call on Sunday

afternoon. If you can give more, we will appreciate it, as some doubtless cannot pledge what we suggest. Of course we desire that each member of your household shall share, etc. . . .

It is usually wise to maintain secrecy on this point and trust to the wisdom of the canvassers, sending solicitors of peculiar tact to those who should make the largest increases.

Send informing letters to each one who is to be canvassed. A letter to every child old enough to read will emphasize their importance and duty. The first letter, two or three weeks in advance, will simply announce the canvass, the date and the general plan. A second letter two or three days before the canvass will give full details. Do not enclose a pledge card. Letters should be not too long. Additional items can be printed on a separate enclosure. Special letters should be used for children, for non-members and possibly for women. For sample letters, see Chapter VII.

Absentees should be notified by letter or telegram and their pledges secured before the day of the canvass.

The efficiency of the campaign will be greatly increased if the pastor, the captains, or a special efficient committee will personally solicit liberal advance subscriptions from the leading givers and the canvassers. *Be able to announce that* "one man has pledged six dollars a week and five others have pledged from three to five dollars each;" or that "ten families have increased their pledges over

A Pledge Form Used by Episcopalians

No. ..... Name .....

I hereby make a *Weekly Pledge (beginning April 1, 1913) of the sum of .....

to maintain the service of Christ Church Cathedral and St. George's Chapel.

I hereby pledge ..... { Weekly / Monthly / Annually

for the Missionary Work of the Church, which includes maintaining and extending the Kingdom—

In our own Diocese.
In our own Country.
In the Foreign Field.

(If you have a preference for any of the above please designate. If not designated it will be divided among the three according to the needs.)

This pledge takes the place of any previous weekly pledge and is to remain in force until revoked.

Date ..... Signed .....

*Experience warrants us in strongly advising that you make your gift weekly.

Pledge Form Used in the Methodist Episcopal Church

(The parts relating to benevolences are printed in red.)

Canvassed by

Date

Name

Address

Env. No.

FOR THE

SUPPORT OF THE CHURCH

AND FOR

THE BENEVOLENCES

DURING THE CURRENT YEAR

I WILL contribute—paying or laying by **ON A WEEKLY BASIS**—the amounts indicated by X on this card.

FOR OURSELVES

Pastoral Support, viz.: Salaries (Pastor, District Superintendent, Bishops, Conference Claimants).

Current Expenses, viz.: Music, Sexton, Sunday School, Heat, Light, Parsonage, Repairs, Insurance.

FOR OTHERS

The Apportioned Benevolences comprise—Foreign Missions, Home Missions, Freedmen's Aid Society, Education, Board of Sunday Schools, American Bible Society, Church Temperance Society.

(See reverse side.)

Per Week		FOR OURSELVES	Per Week		FOR OTHERS
$				$	
10.00				10.00	
5.00				5.00	
4.00				4.00	
3.00				3.00	
2.00				2.00	
1.00				1.00	
.75				.75	
.50				.50	
.40				.40	
.25				.25	
.20				.20	
.15				.15	
.10				.10	
.05				.05	
.02				.02	
.01				.01	

Total for 52 weeks $_____

Total for 52 weeks $_____

"At least as much for Others as for ourselves"

(Signed).....

(Obverse of above.)

DESIGNATED GIFTS

I desire that my total contribution "**FOR OTHERS**" amounting to $_____ be divided as follows:

Board of Foreign Missions - - $_____
Board of Home Missions and Church Extension - - $_____
Freedmen's Aid Society - - -
Board of Sunday Schools - -
Board of Education - - - - $_____
American Bible Society - - -
Church Temperance Society -

_____

_____

_____

TOTAL $_____

APPORTIONMENTS

UNLESS otherwise instructed **Designated Gifts**, the committee will divide the "Apportioned Benevolences" according to the ratio fixed by the Commission on Finance, as follows:

	Per Cent
Board of Foreign Missions	44
Board of Home Missions & Ch. Ex.	38
Freedmen's Aid Society	7
Board of Sunday Schools	5
Board of Education	3
American Bible Society	2
Church Temperance Society	1

THE METHODIST BOOK CONCERN
Price, 25c per 100 Chicago

Baptist United Missionary Campaign

I desire to give weekly, for the coming year or until cancelled, the amounts marked below by an X. (The space above the figures is *for Local Church Support* and that *below is for Missions and Benevolences.*)

If the subscriber does not subdivide his missionary contribution, it shall be distributed according to the proportion adopted by the church. If the church has adopted none, the proportion suggested by the Northern Baptist Convention shall be followed.

LOCAL CHURCH SUPPORT														
		$5	$4	$3	$2	$1	75c	50c	40c		25c	15c	10c	
MISSIONS AND BENEVOLENCES														

Amounts larger or smaller than those indicated may be entered in the blank spaces.
(If not otherwise designated, payments are understood to be made weekly.)

DATE..... NAME.....

ADDRESS.....

All subscriptions are calculated on the weekly basis, but may be paid as desired. Being purely voluntary, they can be altered or discontinued at any time on written notice to the Treasurer.

sixty-five per cent., making up one-third of our budget so that we can easily reach it if all will do as well;" or that "the fifty officers and canvassers have pledged twenty dollars a week for benevolences which is more than the whole church gave last year, and have increased their current expense subscription over twenty dollars apiece, making an increase of eleven hundred dollars." Such announcements will arouse great enthusiasm, convincing the members that, instead of being driven, they are simply invited to follow the officers in making sacrifices.

II. Educational Preparation

Without educational seed-sowing and cultivation there can be no harvest. Properly carried out, educational preparation will add enormously to the pledges. Its neglect may insure failure. The greatest need in every church is a larger vision and clearer concepts of what Christianity is.

Throughout the year, provide in the church and departmental programs for imparting, at regular intervals, fullest information concerning the finances, for literature distribution, for addresses by returned missionaries and others and for stereopticon lectures on missions, for well-managed monthly missionary prayer-meetings, for occasional sermons with missionary and stewardship ideals but without such labels as would arouse criticism. One Sunday a month is frequently designated as missionary day when the opening services are shortened and one or

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more men or women occupy ten minutes more or less with brief addresses about the work of the church at large, or by reading letters from missionaries or students or retired ministers whom the church supports wholly or in part.

Immediately before the canvass, conduct a pointed educational campaign, continuing from two to six weeks, depending upon the existing interest, the previous preparation, etc. Bring the interest to a climax just before the canvass. If the climax comes too soon, or if antagonism is aroused by tactless methods, the results may be hurtful. It is best to use such indirect themes as "The Influence of Christianity on the Chinese Mind" or "Children of All Lands" or "Missionaries as Commercial Agents" rather than "foreign missions." After each address, distribute one or more suitable leaflets at the exit or by mail. Invaluable pamphlets can be secured, free or at nominal cost, through your denominational agencies; the Laymen's Missionary Movement, 1 Madison Avenue, New York; "Missionary Education Movement," 156 Fifth Avenue, New York; or "The Church Efficiency Bureau," Chicago, Ill.

A very successful pastor used these themes at eight services when he introduced the plan: "The Bible and Missions;" "The Missionary Problems and Progress of To-day;" "The Work and Opportunities of the Presbyterian Boards;" "The Principles and Practice of Christian Stewardship;" "The Why and How of the New Financial Plan;"

"Our Local Church, its Financial Needs and Methods;" "God's Plan for the World and His Dependence on Us."

Without arousing antagonism by announcing specific subjects, he used such interesting material that the people were delighted with the series. He exchanged with a neighboring pastor who was specially qualified to speak on stewardship. He converted two prayer-meeting services into conferences to answer questions and meet objections. With his officers, he prepared and mailed a letter to every member setting forth clearly the essentials of the plan and the financial needs. He prepared a special leaflet giving a summary of the work of the boards, and distributed much other literature. He had the matter intelligently discussed at one meeting of each society of the church. Of course he was wonderfully successful.

A thorough educational program will emphasize:

God's ultimate purposes for the economic, social and missionary redemption of the world.

Foreign mission progress and opportunity.

America's religious problems and needs.

The need of Christian education and leadership.

Denominational policies as to finance with the duty of loyalty to them.

Local financial needs and methods.

The duty of the individual member to support the officers and the plans of his church, with the reminder that whoever fails to do so reduces the efficiency of the church and reduces its reputation as compared with other churches.

Scriptural ideals as to stewardship.
The necessity of a promptness so that the matter may be successful and further appeals obviated.
The spiritual significance of businesslike efficiency.

A special stewardship campaign will greatly help to insure increased subscriptions. Study "A Man and His Money," by Dr. Calkins. Have sermons and addresses given by the pastor, by prominent laymen of other churches, and by liberal members. Make an effort to induce each one to pledge a definite share of his income to the Lord's work. Use stewardship pledge cards with opportunity to devote five or ten or twenty per cent. of their income.

A congregational dinner for the entire constituency, just before the canvass, is an excellent opportunity to arouse optimism and promote education. Have the women and children present. Insure a crowd. Do the dish-washing *after* the speeches or the next day. Several men and women should speak at this dinner, and at the prayer-meetings. Sell supper tickets in advance in order to insure attendance, but do not have a high price or an elaborate menu.

Secure outside speakers. A strange voice with a new approach will greatly reinforce the pastor's words. Use laymen and ministers from neighboring churches or arrange an exchange of pulpits throughout a group of churches or an entire city.

If possible, secure a denominational worker, or a finance and stewardship expert, for addresses and conferences, since officers and people will frequently give more attention to one who has had unusually wide experience and constant practice in stimulating liberality, meeting objections, arousing enthusiasm, and who need not fear criticism or a reduction of salary if he speaks unpleasant facts.

Display on charts the amounts contributed for current expenses and for benevolences during the preceding year or years, together with the average per week, per member, for each budget, the number of members now contributing, etc. Helpful maps and charts and wall mottoes can be prepared locally or secured from the "Missionary Education Movement."

Explain fully the purposes for which the money will be used, showing that not a cent will be wasted. Remember that repetition is necessary. Those who most need education attend irregularly, and the matter must be emphasized until the officers are almost weary of it. Have the campaign repeatedly presented and discussed in the various society and departmental meetings.

The prayer-note should be dominant. For four mid-week services preceding the canvass, one pastor used these topics: "Prayer for the work in foreign lands," "Prayer for the educational and missionary work in America," "Prayer for the local church and its community," and "Prayer for the success of the every-member canvass, for the committee,

for the people and for the canvassers." The prayer subjects should correspond with the preceding sermon subjects. Print in the church bulletin specific objects for prayer. Urge the members to pray daily in their homes for the campaign, especially during the last week. Impress the fact that God is a partner in the entire campaign, because it is part of His program.

Make use of the local press. Report the sermons and the suppers, the training conferences for the canvassers and the budgets to be raised, etc., in the news columns. Give interesting details concerning the work accomplished during the past year and the program for the coming year. Use paid advertisements, especially if an interdenominational simultaneous canvass is arranged. Emphasize the number of men employed and the results.

In a city of 15,000, nine churches coöperated in a campaign to induce every citizen, whether church member or not, to subscribe to the support of some church. A series of six half-page advertisements was inserted daily during the week before the canvass to challenge the attention of those who were not regularly at church, who are unspiritual and irregular in attendance. The themes were, "What the churches have done for our town;" "The economic value of religion and the church;" "The social value of religion and churches;" "If there were no churches in Springfield?" "Are Springfield people liberal?"

On the day of the canvass, close the educational

preparation with a review of the points emphasized in the preceding addresses. Since folks have a habit of discounting what the pastor says about money, and since many will be greatly impressed by the words of prominent business men, have a "Laymen's Service."

For example:—An Indiana pastor announced seven prominent men and women as speakers. Their names were so advertised as to attract a record-breaking attendance. The official boards of the church and all officers of departments and societies were seated on the pulpit. One speaker represented each. The president of the trustees explained the budget and the need of more money for the local church, the duty of every member to share, and the possibilities through business methods. The church treasurer emphasized prompt payments and the use of weekly envelopes. The missionary committee chairman emphasized the obligation of any church of Christ to obey His last command, and of the local church to treble its inadequate missionary gifts. A layman noted for his liberality spoke on tithing, rebuked any who considered themselves liberal before they paid a tenth, and emphasized the fact that the church owed no apology for asking Christians to contribute to the Lord's work. The women's society president insisted that every woman owed a duty to support the church liberally, both for local work and missions, since the church is itself a missionary society. A Sabbath-school representative urged the importance of

training the children to pledge and to contribute weekly, reminding parents that this is an essential part of worship and of religious education. Others spoke on other themes. The pastor closed the program by announcing that the officers and canvassers had already pledged, making large increases, reminded the people to remain at home until the canvassers arrived and emphasized the necessity of prompt and liberal pledges so that reports might be made at the evening service.

Finally the pastor called the canvassers to the altar to receive a final charge and to be ordained to their work. After a solemn reminder of the importance of the canvass and of its spiritual significance, the congregation rose during an earnest prayer, consecrating the day to the work of securing funds and asking God's guidance and blessing for the canvassers and the people. Finally the service was closed by singing a hymn of consecration.

The opening services should usually be shortened and the talks should be carefully prepared for such a service so as not to overlap or overrun the time. The pastor should consult with the speakers, helping them to prepare so that a logical order will be secured and no points will be overlooked.

Remind the members of their covenant vows when they professed their faith. One church issued a little folder bearing on the first cover page:—

My Pledge to My Church.

This is what I promised when I united with.....Church. Let me see if I remember it.

[*On the inside pages:*]

Your minister asked:

"Having now witnessed a good confession of your faith, you do now separate yourself from the world and enter into *solemn covenant* with *this* church, promising to walk with it in the fellowship of the Gospel and in *all* its ordinances and institutions; to study to promote the peace and unity of *this* church; to watch in love and faithfulness over its members; to *submit to its discipline;* to *sanctify* the Sabbath; to *attend* upon the *public worship* of the *sanctuary;* to observe the sacraments of the New Testament; to aim at increasing holiness of heart and life, and to do *all* in *your power* for the glory of God and the good of men. Sensible of your infirmities, but relying upon promised grace, *you* do now take upon *you* these *public* and solemn vows."

Your response—"*I do.*"

I am glad to have this copy of my promises. It will help me to remember them, and I *will* try and keep them better from now until He calls me to come up higher.

"And *all* the *tithe* of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is *holy* unto the Lord."

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and *prove me now herewith*, saith the Lord of Hosts, if I will not open you the windows of heaven and pour out a blessing, that there shall not be room enough to receive it."

If I neglect to contribute through the envelope system, I fail to keep a part of my pledge.

VII

Form Letters and Publicity Ideas

FEW canvasses are properly prepared for by the use of printed matter. Printers' ink used in church calendars, folders, letters, etc., is invaluable. An advertising expert might well be employed to help manage the campaign. These letters, calendar extracts, etc., should prove suggestive.

[*First letter preceding a canvass.*]

This Letter is Concerning the KING'S BUSINESS. It is IMPORTANT. Please Read It Carefully

To the Members of the.....
Church, Bible School and Congregation:

DEARLY BELOVED:

In accord with the united plan of at least forty denominations besides our own, the officers of this church have adopted the "Every Member Budget Plan of Systematic Giving."

As the phrase implies, this means the enlistment of every member of the Church, Bible School, and Congregation, so far as possible, in the actual support and work of the Church. Too frequently is it true that the major share of the work and financial support of any Church is borne by a small proportion of its members, rather than by every one

helping according to his ability. If all members contribute their share regularly, not only will the burdens of the few be lightened, but the many will feel a more vital and personal interest in their own Church and its welfare. For,

> "Where our treasure is, there will our heart be also."

It is our hope then that every member of the congregation, including the smallest child in the Bible School, may have his own set of duplex envelopes, through which his offerings may be made, weekly or otherwise, both for the support of the local Church, and for its Missionary and Benevolent activities at home and abroad. By enlisting the child's interest thus early in the work of the Church, he is more apt to maintain a growing interest throughout his life; and this applies not only to his financial interest, but it tends to quicken and conserve his spiritual interest as well. These contributions to the support of the local Church and its Benevolences are to be calculated on the weekly basis, in order that the smallest interest may be encouraged.

The Board of Trustees will distribute the Local Church Support funds as occasion requires in meeting the Current Expenses of the congregation, including the Pastor's salary, music, Bible School supplies, printing, janitor, fuel, light, property maintenance, etc.

Contributions to Benevolences or Missions will be distributed according to the preference of the

individual contributor; or, if no preference is expressed, according to the discretion of the officers as guided by the recommendations of the General Assembly and Presbytery, and to specific needs as occasions demand. Nine per cent. of the entire benevolence will be credited to the Bible School, and distributed by it among its benevolent objects. One per cent. of the entire amount will be credited to the Christian Endeavor Society to be distributed by it.

The contributions of The Woman's Missionary Union and The Westminster Guild to the specific Missionary Work of those Societies are not included in this budget; but it does include all contributions of women to the General Benevolences of the Church, in which every woman should share.

The Minimum Budget for the support of the local Church, as estimated by the Board of Trustees, is $10,000.00. Our Benevolence Budget is not so easily designated; but the ideal Church is one in which gifts for others at least equal disbursements for themselves. We hope that this ideal condition may soon be realized in this Church. However, as a large increase to the support of the local Church is needed it is requested that none decrease their pledges to that fund.

Inasmuch as this plan, as tried in many churches, placing the Benevolences along with the Current Expenses on a business basis, has proven to be satisfactory, eliminating special appeals for gifts from the pulpit (except as special and rare occasions require), it should meet with the hearty support and

response of the people of our Church, that we may "Bring the whole tithe into the storehouse and prove Jehovah of hosts, if He will not open the windows of heaven and pour out a blessing, that there shall not be room enough to receive it" (Malachi iii.10).

Very fraternally yours in Christ,

THE EVERY MEMBER COMMITTEE.

One week later, the following letter was sent:

To the Members of the.....
Church, Bible School and Congregation:

DEARLY BELOVED:

That you may fully understand the new plan of Finance, we enclose one of the Contribution Cards and an exhibit of the Envelope to be used, so that you may have ample time to consider the matter before you are called on.

On next Sunday P. M., between 2:30 and 5:30, a team of two canvassers will call at each home to express the good-will of the church and to receive subscriptions from every member of the church and Sunday-school. Will you please remain at home to welcome them and to make a second call unnecessary.

The letter mailed to you last week explains the plan in detail. If you have not read it carefully, please do so that the canvassers may be spared the time necessary to explain it.

As you see, all subscriptions are calculated on

the weekly basis, unless you prefer to make yours otherwise. If you now contribute to the support of the local church in pew rentals or otherwise you can pay this on the weekly basis. Do not decrease the amount you are now paying.

In making your subscription for Benevolences, let us suggest that you make it total at least the amount of all your previous offerings, in the course of a year, for the various Benevolent Agencies indicated on the Contribution Card, and as much more as possible.

Contributions, both for Church Support and for Benevolences, may be paid monthly or quarterly, if you prefer, but weekly envelopes will be sent to all alike, through which payment may be made according to your expressed preference. A quarterly receipt and statement will be sent to each subscriber.

Contributions from the younger children should of course be made with their parents' consent and advice.

Our Motto is: *A contribution, however small, conscientiously made, from every member, both to Current Expenses and to Benevolences.*

Very sincerely yours in Christ,
(Names of members of the Committee.)

[*Exhibit—Duplex Envelope.*]

The following is the form of Duplex Envelopes (perforated through the center) to be delivered to each Contributor in a Carton containing a dated envelope for each Sunday in the year, all bearing the uniform number of the Contributor, which

number and name will be entered in the Treasurer's books. The envelope will be $2\frac{1}{2} \times 4\frac{1}{4}$ inches in size. Each side will be a separate and complete envelope, the Benevolence side being printed in red to distinguish it.

No. 10. SUNDAY, APRIL 5, 1916
Weekly Offering $.....
For LOCAL CHURCH SUPPORT
Pastor's Salary, Music, Printing, Bible School Supplies, Janitor, Fuel, Light, Property Maintenance, etc.
Highland Park Presbyterian Church
HIGHLAND PARK, ILLINOIS
"Every member a Share-holder and a regular supporter"
Please bring or send Contributions regularly. In case of omission for one or more weeks enclose the whole amount due with the first offering made and destroy unused envelopes.
THIS SIDE FOR OURSELVES
SUNDAY, APRIL 5, 1916. No. 10
For Benevolences $.....
"Bring an offering and come into His courts."—Psa. 96:8
Foreign Missions—Our Parish Abroad.
Home Missions—Church Extension, City Evangelism, Immigration Work and Church Erection in Mission Fields.
Sabbath School Work and Publication.
Ministerial Relief and Sustentation.
Aid for Colleges. Temperance.
Ministerial Education. Freedmen.
Bible Society. Training School.
The Presbyterian Hospital, etc.
Or as designated on my pledge card
THIS SIDE FOR OTHERS

[*Letter used by a wealthy suburban church of five hundred members abandoning Pew Rents and adopting the "New System."*]

This letter concerns an important and urgent matter, and deserves your careful and prompt attention

To the Pewholders and Contributors to the Expenses of the ..... Church:

DEAR BRETHREN:

The businesslike administration of church finances, including local church support and missions and benevolences, has been receiving the careful study of the leaders of the church for the past few years. Their conclusions have found expression in the recent action of the legislative bodies of our church (and similar bodies in other denominations), adopting and recommending to all the churches the "Every Member Budget Plan of Systematic Giving."

This plan with its advantages was presented by the pastor in his sermon last Sabbath. Briefly stated, it means the raising of all church revenues (including benevolences) by subscriptions, through the enlistment of every member of the congregation, by a "Personal Canvass" conducted by the officers of the church. All pledges are solicited on the weekly basis; and every subscriber (including the children) is given a carton of numbered duplex

envelopes, one for each Sunday in the year, through which to make these offerings.

This plan has been thoroughly tested by tens of thousands of churches, and has proved eminently successful and satisfactory. It encourages regular systematic giving as an act of worship; and distributes the financing of the church and its benevolences to a larger number, that each one may do his part regularly so that no one may be burdened unduly.

Following the example of many aggressive and efficient churches, and desiring to place our church on the best possible financial basis, the elders and trustees in a joint meeting last Sunday afternoon unanimously voted to adopt this plan, in compliance with the recommendations of the General Assembly and the Presbytery of Chicago.

Those present at this meeting believed that this plan would enlist the coöperation and hearty support of a larger number, if we put all pledges for the support of the local church on a "Subscription" basis rather than on the "Pew Rental" basis, as at present. Accordingly, a resolution was unanimously adopted advocating the abandonment of "Pew Rentals" and the substitution of "Contributions to the Local Church Support," with "Assignment of Sittings."

This change would simply mean that those who now have sittings or pews would continue to occupy them, if they so desire, as "Assigned Pews" rather than as "Rented Pews" (the names of pewholders

being omitted from the pews); and that there be no reduction in the amounts now being paid, such being continued as "Contributions to the Current Expense Fund"; and that all such assigned sittings be reserved each Sunday morning for their occupants until the beginning of the service.

Since many feel the system of "Renting Pews" is hurtful to them and to the church and a hindrance to the coöperation and support of some, and since the great majority of churches in this presbytery and throughout the country have already made this change advantageously, we heartily commend it to you as the best policy for this church.

We are addressing this letter to all of the present pewholders requesting that each make reply on the attached coupon and return it at once in the enclosed envelope.

For the Session,_____, Moderator.

For the Trustees,_____, President.

(*Coupon with above letter.*)

To the Officers of the _____ *Church:*

I am ( ) in favor of the proposed change from "Rented Pews" to "Assigned Pews," as outlined in your letter of the twelfth inst.

Remarks:_____

Signed_____

Address_____

[*Letter for a down-town church losing its constituency and meeting other problems.*]

To the Members and Supporters of the
..... *Church:*

This letter will explain the Canvass to be made next Sunday afternoon and evening in the interest both of Church Support and the Missionary Benevolent agencies of our whole denomination.

This Canvass was determined upon at the last Congregational Meeting, held January 14, 1916. It is hoped, in the first place, to secure a definite weekly pledge, or its equivalent, from every member of this Congregation for current expenses. For this purpose, *i. e.*, for Minister's Salary, Sexton, Music, Heat, Light, Repairs and Sundry Expenses, at least $8,000 are needed.

Are you doing your part?—At present, some contribute nothing to current expenses. It is evident that these are not doing their part. It is expected that such as apparently are not giving according to their ability will increase their contributions. Others, already giving as much as can rightly be expected of them, are only expected to continue to give as they have done.

Present income inadequate.—Ours is a needy field and our work is more urgent since other churches have removed, yet increased contributions for current expenses must be had or our expenses must be curtailed. The Trustees reported a deficit at the last Congregational Meeting. They now in-

form us that, in view of the losses through deaths and removals, as well as repairs to the Church building that must be made during the coming year, an increase of at least $2,000 is absolutely necessary. It is hoped, therefore, that as many as possible will materially increase their contributions.

Missions and benevolences.—It is hoped by this Canvass, in the second place, to secure a definite weekly pledge from every member of this Congregation for the missionary and benevolent work of the Presbyterian Church. Subscriptions to benevolences must not be increased by decreasing subscriptions to current expenses. But it is expected that every member will subscribe to these causes. This obligation that rests upon you both because you are a Christian and because our Assembly has repeatedly declared: "The Presbyterian Church is a Missionary Society, the object of which is to aid in the Evangelization of the World, and every member of the Church is a member for life of said Society and bound to do all in his power for the accomplishment of this object." There is, of course, practically no limit to the amount that can be wisely used. Every one should, therefore, give as largely as possible to carry out this "World Task of the Presbyterian Church," in the light of the Apostolic Injunction: "Upon the first day of the week let every one of you lay by him in store, as God has prospered him."

How undesignated gifts are distributed.—The Session will distribute your contribution as fol-

lows: _____ but in case you indicate how you want your contribution distributed, your wish will be strictly observed, though care should be taken to give even amounts to each cause, for convenience in bookkeeping.

The women's societies.—The Women's Societies are expected to continue to make their contributions as heretofore. The Every Member Canvass is not intended to affect this phase of their work. At the same time, women are members of the Church, which is the Missionary Society, and under present conditions they only contribute to three Church Boards. They are not exempt from the obligation to give with the rest of the congregation for the whole missionary and benevolent work of the Church.

Every one includes children.—This is an Every Member Canvass. It is expected that each member will subscribe both to current expenses and benevolences, and not merely the heads of families. Children take an increased interest in the Church and its work if they have their own envelopes, and will thus be taught the habit of regular and proportionate giving. Children should give from their own earnings. Where this is not possible, parents should grant them an allowance for this purpose, even though the doing of this necessitates a reduction of the amount they give in their own names. It should be remembered in this connection that giving is an act of worship—this explains in part why this canvass is made on the Sabbath day—

hence it would be just as illogical for parents to pray for their children without teaching them to pray as it is for parents to give for their children without teaching the children themselves to give.

We trust that you will give this matter your earnest and prayerful consideration. As Christian men and women the welfare of the Church of Jesus Christ should be our first concern. Whatever else we neglect we must not neglect this. We feel confident that you will assist the Canvassers by responding to their solicitations as promptly as possible, so that they may be able to complete their work next Sunday afternoon and evening. You will be interested to know that.....have been appointed to call on you and solicit your subscription.

In behalf of the Session and the Trustees.

[*First Letter: To be sent about a month before the canvass. Extracts only.*]

To the Members of the.....Church:

DEAR FRIEND:

Our church has a resident membership of about 400, only 154 of whom are listed as regular contributors to its current expense and missionary budgets. After careful consideration our church has decided on an Every Member Canvass on Sunday afternoon, March 14th.

The amount needed for current expenses during

the coming year is $6,000. Our present income is about $4,800, so that we need to increase our current expense income $1,200 a year.

In order to underwrite the entire budget, our church must average $15 per member per year for current expenses, or about twenty-nine cents per member per week.

We send this preliminary notice to bespeak your careful and prayerful consideration of, and your most hearty coöperation in, this matter.

Cordially yours,

_____
Chairman of Committee.

_____
Pastor.

[*Second Letter: To be sent a few days before the canvass.*]

Dear Friend:

The Committee in charge of the Every Member Canvass desires to remind you again that next Sunday, March 14th, is the day upon which two members of the Committee expect to call upon you, between the hours of two and six o'clock. It will help to make the day a blessing to our church, and our undertaking a success, if you will plan to be at home and ready to welcome your visitors.

We wish to remind you that, in making our pledges for the coming year, we need to keep in mind two things:

1. That the benevolence fund of our church should be increased that we may no longer be guilty of spending at least three times as much upon ourselves as we give to others.

2. That, to adequately provide for our Home Expenses, we must increase our income $1,200 a year.

We ask each one to help make this possible. Each member of the church will recognize that this is a reasonable request. We hope that our church will make as commendable a record with these methods as other churches throughout the country are making, etc.

Do not forget that next Sunday is "Roll Call Sunday" and we want every one at the morning service.

[*A working people's church which had raised sixty-five per cent. by fairs, etc.*]

To our Members and Friends:

Do you know that many churches are in disrepute and contempt with many business men because of the lax, slipshod and inefficient business methods they use? Why shouldn't a church do its business efficiently and be able to hold its head up in a business way with other organizations?

Do you know that for fifteen years a band of

women have faithfully and uncomplainingly borne the brunt and burden of the responsibility of this church, together with thirty or forty regular contributors, many of whom also belonged to this band?

Isn't it about time that every member of this church and congregation which receives its blessing and help should do his or her share as the Providence of God has prospered him or her materially, that the burden may be justly distributed?

God has made it plain in His Word that giving is a spiritual matter, an act of worship. On such a basis the appeal will be made to you.

Next Sunday the solicitors for the church will call on you for your pledge for the coming year. You will not be asked to give beyond your means, but to return to God in part as you can conscientiously and willingly do of that He has blessed you with, etc.

A folder was enclosed as follows:

[*Page 1.*]

Our Liabilities for 1916

Salaries	$1,560.00
Coal	150.00
Gas	50.00
Electricity	50.00
Per Capita Tax	25.00
Telephone	30.00
Repairs	485.00
Miscellaneous	150.00
	$2,500.00

Our Resources on Every Member Plan:

With a resident membership approximating 125, the average is forty cents per week per member. However, a number of our young people and a few older are not in a position to meet this average. Therefore every one should make as large a pledge as possible. Will you do your part? The Assets column on next page shows how the amount can perhaps be most fairly divided among our membership.

[*Page* 2.]

10 members at	$1.00 weekly - -	$10.00
10 members at	.75 weekly - -	7.50
30 members at	.50 weekly - -	15.00
50 members at	.25 weekly - -	12.50
9 members at	.20 weekly - -	1.80
10 members at	.10 weekly - -	1.00
6 members at	.05 weekly - -	.30
125 members		$ 48.10
Total pledges - -		$2500.00.

Remember: This appeal to you is made in a Christian spirit—in the spirit of Him who made the Perfect Gift of His own life for the world's redemption. Therefore, make your return in a Christian spirit. Whatever your gift—be it great as the rich might give or only the mite the widow gave—it is the spirit of the gift that counts in God's cause. Let it be loving, willing, from the heart. If not, don't give at all. This church cherishes the penny from the heart of the child as much as the greater gifts from richer members.

GIVE!

"Give as you would if an angel
Awaited your gift at the door;
Give as you would if to-morrow
Found you where waiting is o'er;
Give as you would to the Master,
If you met His searching look;
Give as you would of your substance,
If His hand the offering took."

"Give and it shall be given unto you, good measure, pressed down, and shaken together and running over."

"Freely ye have received, freely give."

[*Letter explaining new items.*]

The budget for expenses of the First Methodist Episcopal Church of ——— for the conference year commencing October 1, 1915, speaks for itself. It is as follows:

Pastoral Support, Pastor, District Superintendent, Bishops, Conference Claimants	$3,390.00
Deaconess Secretary and bookkeeper	600.00
Janitor	720.00
Fuel and Light	620.00
Music	800.00
Repairs and up-keep	500.00
Printing, postage, publicity, extra speakers, etc.	500.00
Support of Olivet Church	300.00
Debt sinking fund	1,000.00
Sunday-school	770.00
Total	$9,200.00

Items which apparently increase the budget over last year:

Sinking Fund, to cover debt from last year	$1,000.00
Sunday-school	770.00
Deaconess Secretary	600.00
Olivet subscription	300.00
Increase on pastor's salary	250.00
Increase for music	300.00
Estimate for extra speakers, etc.	150.00
Total	$3,370.00

Items saved as compared with last year:

Associate Pastor		$1,000.00
Financial Secretary		100.00
Extra Income, not in last year's budget (amount raised by Sunday-school last year)		700.00
		$1,800.00
Total to deduct from above increase	$1,800.00	
Actual increase of budget over last year	$1,570.00	

There is an apparent increase in the budget from last year of $1,570. An actual analysis really does not show it. In the past we have blinded ourselves to actual needs and necessities. The money was raised or else there was a deficit, and for years a deficit has been carried over in the fund from one year to the other, besides the special collections and special campaigns to raise money to take care of this and that.

It costs you and me and every member of the church less if the finances are put upon a business basis than if they are permitted to continue in a haphazard manner. We are not blaming you nor any member of the church. We all share the blame if there is any.

It will take less money to subscribe this budget than if we fall short and have to borrow money at interest and go down in our pockets to pay the deficit. Subscribe to the budget your proportion and you will not be asked for Sunday-school collections or other collections for our local work. The budget covers everything, besides the deficits accrued from every previous year.

In making your subscription cover everything, add together what you have paid to the budget, the Sunday-school and occasional extra collections. After adding this together every member's subscription should be increased at least thirty per cent. over last year. Some have voluntarily increased their subscriptions from fifty to one hundred per cent.

[*A Church in severe straits making an apportionment.*]

Dear Friend:

As officers of your Church, we beg your cheerful and prayerful consideration of this letter.

Spiritually we are prosperous, but we have reached a financial crisis, due to various causes

which we will not stop to relate. This crisis must be immediately met or we must give up our pastor, discontinue our services and close our doors. We feel that you, and each other member, will be willing to come to the rescue and to do your utmost to prevent such a dire calamity and disgrace to us as a church, and such a blow to the cause of Christ.

Our financial condition is briefly as follows: It requires $3,000 a year to meet our current expenses. We should have this amount, a weekly income of $57.67, subscribed. Instead, we only have at present subscriptions amounting to $1,898 per year or $36.50 weekly. Some eighty members make no definite subscription.

Debt On Church Property.

Mortgage	$3,050.00
Interest	183.00
Total	$3,233.00

Debts for Current Expense.

Note in Bank	$ 250.00
Interest	15.00
Organ Repair	22.25
Mrs. Plested	36.00
Janitor	30.00
Pastor for July	166.66
Light to July 1st	19.10
Total	$ 539.01
	$3,233.00
Whole indebtedness August 1, 1909	$3,772.01

The $539 owed by the current expense fund should be paid at once, but the treasury is empty.

At a joint meeting of the officers it was agreed to entirely reorganize our financial methods so that EACH MEMBER, including children, should bear a portion of the current expenses; and that hereafter, to be considered a member in good standing, EACH ONE should make and pay a subscription to the current expenses, if not more than five cents per week. Exception to be made only for those who have nothing to give, or who render service to the church which otherwise would have to be paid for.

It was agreed also to make a suggested apportionment, stating to each member the least amount we will need to receive from that person in order to raise the full amount of $3,000 needed. This is no new plan. It is the one used by many churches of all denominations. It is only an attempt to apply sound business principles to the affairs of the church. We appeal to YOU to help us maintain the existence of our church to the glory of God and the extension of the Master's Kingdom, by cheerfully entering into this plan.

We urge also the importance of paying your subscription in weekly installments, through envelopes that will be furnished, that we may pay all bills as we go and keep out of debt. The amount we would suggest as your apportionment for current expenses would be at least ( ) per week. You will be called upon by solicitors within a few days.

Please subscribe more than this if you can in order to help pay our mortgage debt.

We beg of you a careful and prayerful consideration of this matter. The life of our church demands it.

Sincerely yours,

[*Letter to non-resident members.*]

DEAR FRIEND:

Moved by a sense of our responsibility as officers of the ——— Church, and in obedience to the recommendation of the General Assembly, we are addressing this letter to you.

Because of the large number whom we must thus address, making it impracticable to write to each personally, we trust you will consider this a personal communication.

We are convinced that we, like other Churches, have two classes of non-resident members.

First:—Those who, while conscientious in their attendance upon the ordinances of the Church when they were in ———, have become careless in their new homes. Not having identified themselves with the Church life in their communities, they are losing immeasurably in the matter of privilege and duty.

If you belong to this class, we urge you, for your own spiritual welfare, your influence, and the glory of our common Redeemer, to choose a Church home, ask us for a letter of dismission thereto, and take up

the responsibilities and fellowship of Church life in your present home.

Second:—Those who, while conscientious in the discharge of religious duties in their new home, have failed, for reasons which seem good to them, to take their letters from the ——— Church.

If you belong to this class, we ask you to examine these reasons anew, and ask yourself if they are sufficient to justify the loss which we fear you must sustain by not being enrolled as an active member of the Church in your own Community.

We are not insensible to the ties which bind us all to the old Church, wherever we may be; nor are we lacking in sentiment when we write thus. We are actuated solely by the spiritual reasons which we have already given.

If, after consideration and prayer, it seems best to you to allow your membership to remain in our Church, we would mention another fact.

Our General Assembly Assessment, our apportionments and the other benevolent enterprises of our Church at large are based upon our Church membership as reported to the Assembly. *If a large number of our members are non-resident and non-contributing, it follows that their share for these causes must be paid by the resident membership, or else our church must fall below its proportion in the matter of contributions*, and lose its standing in a measure.

We are sure that you do not intend either to be the case, and that, when your attention is called to

the fact, you will send, at stated intervals, such contributions as you may be able to make to the above mentioned causes, so long as you may remain a member of this Church. We are aware that demands are made upon you in your present home, and yet we are convinced that the loyalty of love will prompt you to do this if you wish us to consider you a member.

We have lately completed an Every Member Canvass of our congregation for contributions to church support and general benevolence. Our ideal is to have each member share in the activities of the Church at home and abroad. Will you not help us to realize this ideal?

Contributions should be sent to Mr. John W. Milam, Treasurer, with note as to how the same are to be used.

Very cordially yours,

[*Giving financial details.*]

To the Friends and Members:

Occasional questions are asked the officers of our church regarding certain financial obligations. At the joint meeting of the Trustees, Deacons and Elders to-day in the chapel we decided to give a full account of our *resources* and *liabilities*. It affords us great pleasure to send a detailed statement so that every member may fully understand the situation and contribute intelligently.

We are greatly encouraged with our outlook. A number of our people have volunteered to increase, some even to double, their subscription for the support of the church. The attendance at Sunday-school and preaching services has been increasing and the Sabbath morning service surpasses our anticipation. The pastor is doing all he can to promote the welfare of our organization and he deserves our hearty coöperation to make all departments successful.

We reported 265 members in April, though we have many more on our roll in whom we have a deep interest and to whom our pastor is giving much attention.

On the Main Church building we carry $16,000 fire insurance: $2,666 on the organ; $2,313 on the carpet, pews and other furniture; $436 on gas and electric light fixtures; $355 on the heating apparatus, and the balance, $10,229, on the building itself. The Chapel is insured for $2,000, and the Manse for $4,500, of which $150 is on the barn. The New Albany Trust Company holds policies for $2,500 to secure their loan on that property and we carry the balance of $2,000. Our insurance is in twelve policies in nine companies.

Mr. H. E. Barrett is special trustee for the Caroline Sloan Endowment Fund amounting to $2,700 which is temporarily placed as a first mortgage loan on the Manse.

At the time the Manse was purchased for $6,500 the Caroline Sloan Fund of $2,700 was utilized and

the balance, $3,800, was borrowed from the New Albany Trust Company, who took a second mortgage. Of this $3,800 we have paid $2,060 which leaves a balance of $1,740 at 6 per cent. payable semi-annually. October 14th, interest on this loan amounting to $52.98 was due.

The Ladies' Sewing Society recently expended $214 in beautifying the Chapel, on carpet, floor paper and linoleum, wall paper, cleaning, laying carpet and repairs. All amounts have been paid in full except the carpet, on which they owe $51.50.

Mrs. Mary Hollman, Aid Society treasurer, has on hand $36.74.

Mrs. Mary Collins, Deaconess' Fund treasurer, has on hand $29.85.

Our present financial standing is as follows:

Resources October 15th	
Property on Bank Street - -	$30,000
Manse - - - - -	6,500
Caroline Sloan Fund - - -	2,700
	$39,200
Liabilities October 15th	
New Albany Trust Co. Loan -	$1,740.00
New Albany Trust Co. Interest,	52.98
	$1,792.98
Bonds due June 1, 1914 - -	1,400.00
Note, New Albany National Bank,	250.00
Note, New Albany Second National Bank - - - -	100.00
S. W. Vance, insurance premium,	44.00
New Albany Trust Co., insurance premium - - - -	12.00

Plumer and Co. - - - -	28.45
Mrs. W. A. Hedden, organist -	150.00
Pastor on September salary -	50.00
Total indebtedness - - -	$3,827.43

This showing is very encouraging. From this $3,827.43 we may in a sense dismiss from our minds the $1,400 due on bonds in June, 1914, and the debt on the Manse, for the good women have generously undertaken that work, and whatever they start to do they finish energetically. This leaves a debt of only $634.45.

Our budget per annum is as follows:

Pastor's Salary . - - -	$1,500.00
Organist - . - - -	150.00
Sexton - - - - -	240.00
Fuel and Light, estimated - -	150.00
Incidentals - - - -	100.00
Interest - - - - -	185.46
Insurance - - - - -	170.00
	$2,495.46

The congregation ought at once to subscribe an amount equal to the budget plus $634.45 making a total of $3,129.91.

This will materially decrease our interest account and wipe out old debts which have been hanging over us for years. If we do this, our budget next year will be decreased $200 on the insurance and interest account.

We anticipate your hearty approval of the above

report and a generous response when the officers call on you for your subscription. It is evident that those who subscribed last year will need, as a number have already volunteered to do, to increase their contributions if it is possible, and we trust that all will be prepared to give cheerfully and generously.

We are your servants in the Lord,
ELDERS, DEACONS AND TRUSTEES.

[*To friends not members of the church.*]

DEAR FRIEND:

While you are not a member of our church, we take the liberty of writing you as one of its friends and neighbors. We enclose a statement of our work and plans believing you will be interested; also a subscription card, trusting you will help support the work which the Church is doing for this community, and for benevolences. There are persons on our books who give from five cents to ten dollars per week. Any amount you feel inclined to give will help the church to do a still greater work and will greatly encourage us.

Your subscription need not begin till January, but we are now making up our budget for next year.

Thanking you in advance for any substantial interest, we are,

Very sincerely yours,

[*Second letter for new subscriptions.*]

DEAR M———:

Some days ago we wrote you asking for a subscription for 191—. We hesitate very much to write you again, but next year is the ——— year of our church's life and we are quite anxious to mark this year by enlarging our service by enlarging our pledged income. We would greatly appreciate it if you will pledge any amount you feel like giving. We have our regular meeting next week to fix up our budget for the following year. We trust you will be willing to respond and to favor us before that date?

Let us thank you in advance for your help.

Very sincerely yours,

———

[*For renewals, when no canvass is made.*]

DEAR MR. ——— :

You are already supporting our church, and we greatly appreciate your help in the past. We have adopted the same system for next year, and we desire you, therefore, to renew your subscription on the enclosed card. We need an increase of twenty per cent. in income and hope you can make such an increase or more, since some cannot make any increase.

We would also request that, instead of one mem-

ber of the family giving for all, each member subscribe for himself. We most earnestly desire each one—old and young alike—to be represented on our books, in order that each may have a share in, and feel a personal responsibility for, the institution, hence we enclose cards for each member of your household.

You may mail the enclosed card to the treasurer, Mr. ———, or put it on the collection plate.

Kindly return it at your earliest convenience, so that our plans for next year may not be delayed. We shall appreciate your courtesy in so doing.

Unless we hear from you by ———, we shall at least count on you to continue your present pledges.

Very sincerely yours,

[*To members of the Sunday-school, who are not church members.*]

My Dear ———:

Although you are not yet a member of the church, you attend the Sunday-school, which is part of the church. We enclose a card asking you to become a regular subscriber. We ask this because we want you to feel that you have a share in the church work. If you can only give a few cents a week, or only one cent, do not hesitate to give that. Many small amounts added together will be a real help to the church.

If you return the enclosed card, we will send you, Christmas week, a package of envelopes just like those which the grown people use, except that they are printed in red instead of black. You may take the envelopes with you to Sunday-school, or put them on the church plate.

Pocket No. 2 is for offerings to Missionary work. We suggest that you give to these causes out of your own earnings or out of your own allowance. It is a good thing to acquire the habit of giving to unselfish objects.

Thanking you for an early reply, we are

Very sincerely yours,

[*To be sent to new members of the Church.*]

My Dear Mr. ———:

You have recently united with our church, and we give you a most hearty welcome into it and its family. Confident that you will be glad to regularly support your new church home, we enclose a subscription card.

The Church depends entirely for its support on voluntary contributions. Whether the amount you give be large or small is a matter for you alone to say, but we trust you will not hesitate to pledge some amount, even if it is not as large as you would like to make it. The spirit of sacrifice back of a gift is quite as important as its size.

We strongly recommend the weekly envelope plan, because it enables us to meet our obligations promptly, and because the kind of envelope we use furnishes you the best method of making offerings to the great missionary enterprises of the Church at large.

You may mail the enclosed card to the treasurer, Mr. ———, or put it on the collection plate, or hand it to the minister, Mr. ———.

Thanking you for an early reply, we are

Very sincerely yours,

[*Letter the second year.*]

Dear Friends:

The Every Member Canvass with its accompanying features of individual pledges to both the Current Expense and Benevolence Budgets, and the use of the duplex weekly envelopes for the convenience of subscribers in paying their pledges, met such favor with the people when the pledges were solicited and proved so pronounced a success in providing a constant income through the year that the Session and Trustees have adopted it for the new fiscal year which begins April 1st. In so doing we are in line with our General Assembly's recommendations and with progressive churches the country over. (Then follows a statement of budget, plans, details, suggestions as to increases, children, etc.)

[*Letter from the Dean of the Cathedral* (*P. E.*), *St. Louis.*]

(*Suggestive and Inspiring*)

The real question before us is—providing by the envelope plan for $200 per week. It goes without saying that we must give of that which we have. We are all equally interested and ought to have an equal share. Those who have much should give plenteously, and those who have little should do their diligence gladly to give of that little. Every one on the first day of the week, according as God hath prospered him. This congregation is made up of all sorts and conditions. Some of us may give ten dollars per week, when others can give only ten cents per week, each according to ability.

While the pledge is made on a weekly basis, it may be paid weekly, monthly or quarterly, according to convenience.

The plan is simple and definite. It is, in the experience of many congregations throughout the country, proving successful and efficient. There is no reason why it should not succeed with us. But it requires that we should all fall in line, support the Chapter in its plan, and give it a thorough trial. All of us, who are deeply interested in the work, desire that this Cathedral shall be a home for all people. Some of us can give time and service, some of us can give money; but on one thing we are agreed. We do not desire that any man, woman or child shall feel that the doors of this Church are closed to them for the lack of money.

Rich and poor alike should feel that this is their Father's House, and that they may find here a cordial welcome.

We have a great heritage from the past, we are set in the heart of the city, and at the center of the Diocese. A large social service work stares us in the face.

I know how varied are the interests that claim our attention, but without hesitation I maintain that to all of us who belong here, this Cathedral and its work easily claims first place.

In the midst of a teeming population of sorrowing and sinning humanity we are to hold aloft the Cross of the Son of Man as the balm in all sorrow and the cure for all sin. The Lord Jesus Christ through His Church is carrying on His work today and you and I are called to be His agents, His representatives, His fellow workers. No privilege or opportunity which the world can give compares with that—fellow workers with the living God. All we have and are we have received of Him, all we have and are we owe to Him, all we have and are we are bound to use for Him.

We ought not to give grudgingly, we must long to do all we can to make this work fitly represent the Master whom we serve. Our gifts should be but the tokens of our love and desire that His name may be known to all men—His tenderness, His pity, His love. Along with them shall go our prayers that He may accept and bless our offerings, though we are unworthy to offer Him any

gift. The wonder of His love is nowhere more truly shown than in the fact that He who has given us all should be glad to receive back some small portion and accept it as a token of our love.

Dearly Beloved, we are living in a marvellous time. A time of prosperity and luxury and wealth, and whether we have much or little, we are all spending too much on bodily comforts and adornments, and counting them necessaries. We know it, many of us regret it, and hardly any of us know how to avoid it. We feel bound to live as others do, to take an interest in all that goes on around us, to keep as it were our place in our circle—and that takes all we have.

Perhaps you saw the clipping from the diary of a woman who had a hundred dollars a week and kept a strict account of all she spent. The last item was thirty-five cents—twenty-five cents for an offering in Church and ten cents for the Woman's Auxiliary dues. It was all she had left at the end of the week. Taking a friend to lunch and the matinée had cost ten times that amount.

Most of us spend all we have, and there is only one way to give to God a due proportion, and that is to set aside for God and His work some portion of our income and use it for Him and not for ourselves. The Jew set aside one-tenth. It was part of his religion. St. Paul was brought up with that idea, but he gave the spirit of it when he said, "according as God hath prospered you."

Sometimes we grow weary of speaking of money

so often. Many in this congregation do not need reminding of their responsibility because they give so generously and quickly, give as God has prospered them, feeling it their greatest privilege to return to God the gifts He has so abundantly showered on them. *These people are the greatest comfort and inspiration and, whether they can give much or little, the spirit is the same.* They give not grudgingly or of necessity, but gladly and thankfully.

I would not advocate the tithe as a duty. In the complex industrial conditions in which we live, for some a tenth would take away the necessities of life and *for others a tenth would not take away a single luxury.* But I do believe that our money is a trust from God and that each one of us should set aside some definite proportion of our income and use it for God's work. The principle involved is that which comes in prayer. It is our recognition that all we have is from God and that we return to Him some definite portion as a token and recognition of the fact. *Give on principle, not as a whim, not because some tender chord is touched, not from mere sentiment.*

We want that spirit to grow and increase. *When our giving has become our privilege, it will become as much a part of our religion as our prayers.*

"Must I pray?"—will not develop a spirit of devotion.

"May I pray?"—will draw us close to the Father and we shall feel and know His love.

[*An Indiana Church Finance Survey.*]

It seems that the 470 members whose names appear in our new manual represent 219 families, but regular contributions are made (as far as the treasurer's books show) by only 91 families representing 173 church members. Occasional contributions are made by 24 other families, representing 37 members, though many of these members do not contribute individually. There are 104 families, representing 166 of our members, whose names do not appear at all upon the treasurer's books. Whatever contribution they make to the church support is placed upon the contribution plate, and the usual cash collection is not large. These figures do not include the students, nor the 73 non-resident members, of whom only one is a regular subscriber. But there are 24 additional subscribers—twenty of them regular—whose names are not upon our roll of church members but who belong to the congregation.

The surprising fact lay in the statement that of all the names in our manual, only 157 appear on the treasurer's book; 128 as regular and 29 as occasional subscribers. The tabulation was not made to cover our benevolent subscriptions. But that would show a still larger proportion of non-subscribers. The committee and their helpers hope to visit every family in the congregation before the first of April if possible. The motto upon their circular reads: "Something every Sunday from every one,—something for ourselves; something

for others." We hope that by this canvass the church will actualize this ideal.

FORM NO. 8

[*To be sent in recognition of subscription.*]

DEAR M———:

Your subscription of ——— has been received. Please accept our sincere thanks. The support which you so freely and cheerfully give is much appreciated. It is our earnest desire to make the church of service and comfort to you, to the community and to the world.

We are sending you, under separate cover, a package of envelopes for the year ——— (or for the remaining Sundays of the present year).

You will notice that our envelopes enable subscribers to pay their subscriptions to the church each week. We hope soon to give a dollar for missionary work, for others, for every dollar we spend on ourselves.

We are sending you a new art calendar which we trust you will enjoy. It will furnish you a convenient method of keeping your envelopes.

Yours very sincerely,

HYDE PARK PRESBYTERIAN CHURCH

Bulletin 1 (sent by mail)

"Get together" is the twentieth century note of emphasis in Christian work. As never before the

Churches of Christ are coöperating, and one of the first results is a determination to deal in a thorough way with their whole problem of church and missionary finance.

Forty denominations having twenty million members in America will simultaneously canvass all their people in the month of March.

Our Church will coöperate. Groups of visitors are now forming and training. This communication is a part of the educational campaign. We want all our people to know what our great Church is doing and in what way they can help.

Please read the enclosed leaflet entitled: "Unity, Strength, Efficiency." It will give a brief description of how our church is constituted, and how it works. More of this will follow next week. We simply ask that *every member* of your *household* give fifteen minutes to reading this leaflet.

During the two succeeding weeks, Bulletins 2 and 3 followed, an attractive booklet accompanying each.

Material for Folders and Sermons

An Ideal Worthy of Any Christian

Negatively Stated

I positively refuse so to give that if every other member contributed as irregularly and in the same

proportion to his means as I am doing, it would be impossible for my church to meet its missionary and current expense budgets. For if I have a moral right to do it, so has another member and so has every member.

Positively Stated

Hence, I will so give, week by week, to world-wide missions and the local expenses of my church, that if every other member of every other church should give, in proportion to his ability, as I am giving, the Lord's treasury would be adequately supplied with the funds needed.

—*J. Y. Aitchison.*

SMALL GIVERS

"The Lord must have loved the common people," said Abraham Lincoln, "for He has made so many of them." A few notable men have been needed to do a few great things, but the great work of the world is being done by a great company of ordinary people. Thank the Lord if He has given you but one or two talents for He has provided so many places where you can be used in His service. You don't have to wait a long time for an opportunity to use "one talent." The "ten talent" man may waste much time before his opportunity arrives. The many common, every-day duties demand our constant thought and consecration if we would prove faithful.

The *surplus wealth of our country is increasing* at the rate of *seventeen million dollars* a day.

Should our Lord have to go begging for the *needed funds to carry His Gospel* to the ends of the earth? Yet we have no coin in circulation small enough to represent the average weekly gifts of our Baptist churches to either state, home or foreign missions.

A Little More Than Your Income

A young man, being asked how much it cost to live in New York City, replied: "A little more than your income, whatever that is." A young city clergyman on his first round of parish calls found a family on the verge of starvation. The man had been out of work for months. He had a wife and five children, the youngest a baby. They had just eaten the last bit of food in the house. The young clergyman gave them five dollars and collected for them twenty dollars more before the day was out. A few days later he called to see about getting work for the man. They were again on the point of starving. With the twenty-five dollars the woman had bought a fine new baby carriage, some coffee and sugar. When the clergyman expostulated she indignantly denied extravagance. The children had broken the old carriage, and it was necessary the baby should have a daily airing. As for the coffee it was the first they had had in weeks. They were accustomed to it and needed it.

—*Appleton's Magazine.*

Mark Twain always said "Never give a man new inspiration to give without very soon giving

him a chance to give." It is a scientific fact that to stir the emotions and not transmute the resultant impulse into action injures him who has thus been stirred—weakens his power to act the next time. If any campaign, whether political, financial or evangelistic is not promptly followed up and clinched, such a campaign has done harm instead of good.

Use the Church Calendar to keep the finances before your people. The paragraphs below appeared, one each week, in the Calendar of a very large City Church, under the same head:

THE EVERY MEMBER CANVASS

I

During the month of March practically all the Protestant churches of America will be at work upon their financial problems, local and missionary. Every member of every congregation will be given an opportunity to definitely consider his responsibility to help support the work his church is doing. At last it looks as if the Church of Christ in America had determined to give the lie to the world's slander that its "methods have not been businesslike." The Church's new business shibboleth seems to be

"Everybody Giving, Nobody Owing."
"System, Not Spasm, Is God's Method."

II

An enthusiastic meeting of the Elders, Trustees, Deacons and Reception Committee was held last Sabbath afternoon to plan for the "Every Member Canvass." An excellent committee was appointed, and significant results are expected from plans which are under way. The prayers of this church are requested that the blessing of God may rest upon effort and result.

III

The Presbyterian Denomination, with thirty-nine other Protestant bodies in the United States and Canada, has entered the movement for "Simultaneous Every Member Canvass," to secure every member's financial assistance in the support of the Church and her world-wide work.

Do you ask why? 1. Because efficiency demands it. Nearly nine-tenths of the Church's work is done by one-tenth of the members. Is this efficiency? Every member is the steward of God's bounty. If every member faithfully discharged his stewardship, nearly ten times the work could be accomplished. The City of New Orleans is spending one million dollars in making a survey of the city's resources and advantages, so she can win Panama canal trade. It will be worth the effort to develop the unused resources in our inactive church membership.

2. Because every member needs the spiritual blessing of giving. "Remember the words of the

Lord Jesus, how He said, it is more blessed to give than to receive."

3. Because every member is under covenant to support the Church and her work. "Upon the first day of the week let every one of you lay by him in store as God hath prospered him" (1 Cor. xvi. 2).

Will You Join This
Every Member Movement?

"Wisdom is in knowing what to do, skill is in knowing how to do it, virtue is in doing it."

Dollars and Duty

"The philanthropists are the happiest of men; for true joy is in giving, not in getting."

"There are three nerve centers in the spiritual man, the head, the heart and the pocketbook. The reason congregations start when money is mentioned is because the last is the most sensitive of the three."—*John E. Pounds.*

Offerings, Not Collections

A little boy was saving some of the best meat on his plate for his dog; but his mother noticed it, and told him to eat that himself, and after dinner he could give to the dog what was left on the plates. After dinner he picked the little bits of

fat, and bone, and gristle that were left and took them to the dog, and some one heard him say, sadly, "I meant to bring an offering, Fido; but I've only got a collection."

THE TWO BASKETS

St. Peter, from the door of heaven, one day
Sped two young angels on their happy way,
For the first time to see the world in May,—
Both bearing baskets.

They were to bring back flowers more fragrant far
Than budding rose and blooming hawthorn are;
They were to bring the praise of all the star
Back in their baskets.

The Angel of Thanksgiving, full of glee,
Donned a huge hamper half as big as he;
But the Collector of Petitions—see!
With a small basket.

When they returned, St. Peter, as before,
Sat with his golden keys beside the door;
But each appeared to be in trouble sore
About his basket.

The Angel of Petitions bore a sack
Crammed full, and bound uncouthly on his back;
Yet even then it seemed that he had lack
Of bag or basket.

The Angel of Thanksgiving blushed to feel
The empty lightness of his mighty creel;
"But three!" he muttered—turning on his heel
To hide his basket.

Then spoke St. Peter: "When again you go
On a prayer gathering, you will better know
That men's petitions in the world below
Fill a big basket.

"But when you go to gather up their thanks
For prayers well answered and forgiven pranks,
For health restored and disentangled hanks,—
Your smallest basket!"

His Plan

Somebody has supposed the scene that he thinks may have taken place after Jesus went back to heaven. The Master is walking with Gabriel, talking intently, earnestly. Gabriel is saying: "Master, you died for the whole world down there, did you not?" "Yes." "You must have suffered much," with an earnest look into that great face. "Yes," again comes the answer in a wondrous voice, very quiet but strangely full of deepest feeling. "And do they all know about it?" "Oh, no; only a few in Palestine know about it so far." "Well, Master, what is your plan? What have you done about telling the world that you have died for them? What is your plan?"

"Well," the Master is supposed to answer, "I asked Peter and James and John, and little Scotch

Andrew, and some more of them down there, just to make it the business of their lives to tell others, and the others others, and yet others, and still others, until the last man in the farthest circle has heard the story, and has felt the thrilling and the thralling power of it."

And Gabriel knows us folks down here pretty well. He has had more than one contact with the earth. He knows the kind of stuff in us. And he is supposed to answer, with a sort of hesitating reluctance, as though he could see difficulties in the working of the plan, "Yes—but—suppose Peter fails. Suppose after a while John simply *does not* tell others. Suppose their descendants, their successors away off in the first edge of the twentieth century, get *so busy about things*—some of them proper enough, some of them may not be so proper—that *they do not tell others, what then?*" And his eyes are big with the intenseness of his thought, for he is thinking of *the suffering*, and he is thinking, too, of the difference to the man who hasn't been told,—"What then?"

And back comes that quiet, wondrous voice of Jesus: "*Gabriel, I haven't made any other plans, —I'm counting on them.*"—*S. D. Gordon.*

In Account With God

It might help parsimonious Christians to look a little over their account with the Lord. It would stand somewhat thus:—

Brother John Smith, in account with his Master, the Lord of the whole earth.

DR.

To 10 showers of rain on his fields at $25 per shower	$250.00
2 extra showers at a critical period, $50 each	100.00
60 days of sunshine at $5	300.00
	$650.00

CR.

By subscription for pastor's salary	$10.00
Home missions	.25
Foreign missions	.10
	$10.35

This shows a heavy balance against Brother John Smith, and it would be heavy even if he had given ten times as much, for the whole farm is the Lord's.— *William Ashmore, D. D., in "Northfield Year-Book."*

VIII

Enlisting and Training the Canvassers

THE personal canvass is essential to the largest results in the number and size of pledges, and the selection and training of canvassers is equally essential to the success of a canvass. Uninformed and unspiritual workers will "make the motions" of an efficient canvass with results that are utterly inadequate if not injurious. Untactful and faultfinding canvassers sometimes discourage gifts for benevolences and even for church support by disparaging missions, criticizing the church leadership or methods, suggesting heathenish selfishness, or creating friction.

Sometimes a church employs an expert canvasser, either one of its members who has experience with insurance or other soliciting, or a stranger secured through the "Church Efficiency Bureau" or some other agency. An expert canvasser will frequently secure more liberal pledges than inexperienced volunteers, but this method should be a last resort.

The members need the experience of the canvass. The officers need the close insight it will give them into the lives and homes of their mem-

bers. The training as well as the task will develop their own liberality and spirituality and will insure their larger efficiency in all other church work. In the Apostolic church every member was a worker. Medieval Romanism changed this and expected ordained priests to do all the work. The reformers failed to return to the New Testament method. The Every Member Canvass is one of the best means of teaching laymen their duty and preparing them for more difficult spiritual responsibilities.

Draft the canvassers. Do not wait for volunteers. Select them with great care, considering their liberality and intelligence, their spirituality and diligence. Get the best men in the church. If there is danger that they will hesitate notify them of their appointment only after pulpit inspiration. Call them together immediately after a sermon, or a supper, where the work and its importance is fully presented. Show them that the canvass is absolutely necessary and that men of the highest standing and the largest wealth everywhere engage in it. Of the forty canvassers in one church, an ex-governor and his son, two millionaire manufacturers, a supreme court justice, two leading lawyers of the state and the president of its largest bank were among the captains and canvassers.

Select enough canvassers to finish the work in one day if possible without any team making over from six to ten calls, but do not sacrifice efficiency

for numbers. Sometimes only two or three per cent. of the members have the needed missionary zeal and loyalty, but from eight to ten per cent. can usually be enlisted. Some very unpromising timber can be developed into efficient workers by personal conferences, inspiring sermons and proper coaching.

Use all persons who are competent without regard to office or sex. Women sometimes make the best canvassers and have the largest enthusiasm. Sometimes officers have fallen into ruts and members of the Adult Bible Class will be more responsive and faithful. Young people are often very efficient, especially with those of their own age.

Interview personally those who hesitate to help. For their own spiritual good, persist until they enlist. To allow them to shirk is to confirm them in religious neglect. Show them that it will not be a difficult task, that it takes but one afternoon, that others have found the work delightful and that it is their duty to give their time and influence for this as well as for other phases of the Lord's work. Sometimes they will respond more readily to the appeal of a captain whom they like, if assured of having an intimate friend as teammate, if told what prominent people will help, or if allowed to choose whom they will canvass.

Coach all the canvassers. Even if they have been successful in former years, their zeal and their memories need refreshing. Have them practice on

one another in the approach and in answering objections.

Bring the canvassers together on Sunday P. M., or on week nights, with a supper if necessary, for two or three training conferences. Their work is a form of salesmanship. One church finance expert says: "I was once a book agent. The first day I sold only one book. The second day I sold fourteen. The difference was due to the fact that I spent two hours at the close of the first day learning from an experienced agent how to sell the book. The first day only one purchased out of eleven people canvassed, but the second day only three out of seventeen refused to purchase, and two of the three bought books later. Same agent, same book, same class of people, but not the same preparation."

Besides emphasizing all the peculiar local problems and conditions, *drill them on all points concerning the system and the canvass and on such principles as these* (which can be multigraphed for each team if necessary):

Pray before you start out for yourself and those you will canvass. Remember the church is the biggest business in the world. Do not depreciate it by being timid. Expect a favorable response. Optimism with tact is half the victory.

Come promptly to the point. Folks have been notified by letter and from the pulpit and expect you. Do not waste time, yet take time to present the matter thoroughly. Assume their sympathy.

Do not ask, "What do you feel like giving?" They have little idea as to what is needed. Begin by boosting the church, her pastor and her plan. Emphasize her successes, her service to the community, and her opportunities. Tell of increased membership and enlarging program. Explain that a larger budget is needed in order to do a larger work and then say: "Can you not subscribe one dollar per week for yourself, fifty cents for your wife and ten cents for each child?" (or whatever amounts would be liberal—larger than last year at least). Suggest pledges so liberal that you can compromise on a middle ground if necessary. Many folks will only wake up to their duty when asked for what is beyond their ability. Tell them what some liberal members are doing, especially those of the same, or of less, ability.

Insist that they consider the matter thoroughly before handing them the pledge cards. You will receive more if they are signed in your presence, while you are emphasizing the matter. If they are not ready, keep the pledge cards in your pocket, tell them to think it over and you will call again in an hour.

Be careful lest current expense subscriptions be reduced in order to give to benevolences. This may cause a deficit, create prejudice among the officers and doom the system. Remind folks that they *owe* to support current expenses for they receive their money's worth in the benefits brought by the church to themselves, to their families and to the com-

munity; and that they do not really give except to the benevolences.

Get the current expense pledge first, but zealously remember the benevolences. Emphasize that all our ancestors were cannibals and heathen before the missionaries came to them, and that decent gratitude compels us to give liberally to send missionaries to those who have not yet received the blessings of our Christian faith.

If they have no missionary spirit, try to develop it. Sometimes a missionary subscription can be secured by emphasizing the medical, industrial, educational and other humanitarian phases of the work.

Ask subscriptions from non-members, if they are among the constituency who would call your pastor in case of death or other emergency, or are supporting no other church. The churches of a community benefit every citizen. They decrease poverty and crime and taxes and should have support from every one just as do the schools. If any one aids no church, some one else pays his share for him.

Emphasize that this is an Every Member Canvass, that it is not singling out a few, and that pledges are being asked from every woman and child. Speak to the children in person if possible, to emphasize their importance.

Avoid arguments. Ask them to pray instead of debate with you. Distinguish between sincere and insincere objections. Give information and empha-

size ideals and your sincerity will be worth more than your arguments.

Remind those whom you canvass of the Scriptural teaching as to methods on which the system is based and concerning the principles of stewardship. Emphasize the wonderful privilege of being partners with Christ and the church through gifts.

Have well at command a few strong talking points, relating both to the local church and to the benevolent and missionary work.

Make clear that your errand is for more than money. "Not yours but you" should be your key-note. Manifest the spirit of Christ.

Magnify your mission. Remember that you are helping to develop the character of the givers, to increase the efficiency and spiritual power of the church, to bless your community and its people, and to hasten the Kingdom throughout the nation and the world. Your work is as necessary as that of the minister or the missionary. One canvasser in a large city, who was never able to give above one hundred dollars a year, is said to have been instrumental in raising $100,000 more than would otherwise have been given. The Lord needs such canvassers.

Seek to arouse interest rather than to win by pressure. "A grab may get more money now, but permanent pledges come only by education."

Do not apologize. To speak of yourself as "begging" is a disgrace to the church, and an insult to God who is the creator and owner of all wealth

and who certainly has a right to a liberal share of the increase. Remember you are simply asking folks to pay what they owe and that they should rather apologize to the church and to the Almighty for having so long neglected to give as the Bible teaches and as the church has need. The law required the Jew to pay a tithe besides another tithe in free-will offerings and special gifts. Surely Christians should give as much from love.

If any refuse, or offer "something" which is utterly inadequate, tell them that this is not accepted as final and that they will be called on again, and that they are refusing God's claim instead of yours.

If any have special interests and will give more to such causes, allow them to designate their gifts.

Make your visit spiritually helpful. Seek to give inspiration to those who have grown cold to the church. Urge them to attend regularly. Offer prayer if the opportunity offers, either before or after the pledge is received. You can do this without offense. Emphasize regular attendance at prayer-meeting and the enrollment of every one in the Sabbath School and the adult classes. Leave behind you a cordial Christian atmosphere.

Express the church's interest in them and its appreciation of their various efforts in its behalf. Sometimes it is wise to visit a little after the pledges are secured, not to hurry away.

Where parties are engaged or absent, call again later in the afternoon, or the next day.

Report on every individual, even though it be a discouraging word, so that the committee may promptly follow the matter up.

Secure all information which will be of value to the pastors and officers; changed addresses, cases of illness or unemployment, calls which should be made promptly, reasonable and unreasonable objections met, newly discovered families, possible church members, suggestions as to how to make the church more efficient, etc. Note this information on the back of the cards *at once, lest you forget it before the close of the day.*

Remember your duty to the heathen, to help secure a liberal benevolence budget, for "how shall they hear without a preacher and how shall they preach except they be sent?" and how shall they be sent except there be money to support them? Persevere patiently. If you cannot be a missionary, you can help send others.

Leave some missionary and stewardship pamphlets or other literature behind you. Secure subscriptions to denominational papers and magazines, if you can without neglecting the pledge.

Do not show the information cards to those you are to canvass unless directed by the committee.

Do not forget that *your main duty is to secure pledges.* Push other matters only so far as they will not interfere with this.

If in a particular case you think some one else might do better, do not ask a pledge. Tell them to think it over. Send another team.

Possible Objections and Answers Suggested

(*Peculiar local problems should be anticipated and canvassers trained in them. For answers to objections along missionary lines, see literature of Laymen's Missionary Movement.*)

"I never pledge." Every one makes pledges such as house rent, lodge dues, insurance premiums, support of family, payments on property, etc. You should treat the church the same. You pledged to support the church when you joined it, and you pledged to serve God. All belongs to the Creator and you are merely asked to indicate how much you honestly believe you ought to pay Him through His church.

"I prefer to give what I feel when I feel like it." That would be all right if ministers and missionaries and church officers only had to pay bills when they feel like it. The grocer expects you to pay your bills when due even if you do not feel like it and the church must do the same. The pledged contributors average six times as much as those who pay only when they feel like it. The officers must have a pledged income.

"I do not like the preacher or soloist." Few citizens would refuse to pay taxes because they do not like the mayor or school-teacher. We must be just as loyal to the church, even though we wish it were different. Few of us are perfect and we must overlook mistakes. Besides, you are not asked to

pay to the party you dislike, but to the Lord to meet other bills also.

"I seldom attend." That is nobody's fault but your own. Do not add to your error by failing also to pay. You believe in the church and you should help the more liberally if you fail to attend and work. You should attend, and begin right now. Fixed charges go on just the same if you do not occupy your seat.

"I do not like the financial plan." But you will loyally stand by it just as you do by plans in your lodge or city which the majority adopt. Besides, the plan is being introduced in all churches with great success. All leading Protestant bodies have sanctioned it and your church should not be behind.

"I prefer to give once a year, or quarter." But the Bible calls on us to give weekly, to "bring an offering and come into his courts" and to "worship the Lord with an offering" and we should bring offerings as regularly as we listen to sermons or worship in prayer or praise.

"Too much trouble to have the change." Not at all. If you give a dollar a week each to church support and benevolence, you get change and fill all the envelopes at the first of each quarter. This takes but a few minutes. Each Sunday morning you simply take the envelope for the day. Simple, isn't it?

"It will be a bother." After you have done it three months, you will like it. It must become a habit like putting on your collar or eating your

meals; and will soon be a pleasure, not a bother. Even so, we should obey the Bible and do as others do in the church if it is some bother.

"I am too poor." The "poor widow" had only two mites but she gave. You cannot be too poor to miss God's blessing on you and your gift. Besides, we are not poor. In heathen lands, the average wage is only ten cents per family per day, and we would have been as poor but for Christ and the church coming to our heathen ancestors and uplifting them.

"I want no one to know my gift. The Bible says, 'when thou doest alms let not your right hand know, etc.'" But you see Christ specified that as applying to alms, with which we are not concerned. Church support is not alms and every Hebrew gave a tenth of his income and every one knew it. Though we are not to give our alms to be seen of men, we are commanded to let our light shine. But no one need know your pledge for you can sign and seal it and we will give the sealed envelope to the treasurer.

"How much is Jones giving?" Does your duty to the church depend on whether Jones is stingy or liberal? (If Jones made a liberal pledge, do not hesitate to tell how much.)

"I may lose my income." Any time you cannot pay, you can cancel your subscription by notifying the treasurer. But you probably have not paid up all your tithes in the past and could pay this out of back tithe.

"My income is irregular." Yet you pay about the same rent, lodge dues, grocery and other bills, and you should treat the Lord's church likewise. Pledge on the basis of your last year's income, and you can increase it if you prosper.

"Wait a week; call again." We promised to report this evening. Every one is pledging to-day and you should be in with the others. Cannot you decide without delay? You do not want us to have the useless labor of hunting you up again.

"Leave the pledge card and I will mail it." We must turn in every card, signed or unsigned, to-night. So we will call again in an hour. If you do not pledge to-day, it keeps the committee back and necessitates the work of another committee coming, and they might not find you home.

"My wife (or husband) gives for us both." Does she eat or sleep for you? Each one should have their own weekly offering as well as their own hat or breakfast.

"They spend too much; I do not believe in paying for music or . . ." But the cost of living has risen greatly. You spend more for your living. The church must have the advantage of electric lights, furnace, etc. Our music attracts people who pay more than the music costs, and would leave if it ceased, so count that all their money goes to music and all yours to salary.

"I will pay just as much by check." But others will see that you use no envelopes and put in very little, and they will misjudge you as miserly or

will give very little, thinking they are imitating you. Your example to others is very important.

"Hard times." But shall retrenchment begin with regard to your Creator? You owe Him anyway. But it is only "expected according as a man hath." Others suffer from hard times and they will pay their share; yours too, if you cut down.

"The church is always after money." That is what the Irishman said about his wife, adding that of course he never gave her any. The church will stop asking so often if we will all simply do our duty now, enough for the year.

"I must provide for my family." But you want to help provide a church, which they need just as much as clothes or food.

"Salvation is free." True, but you are simply asked to prove your salvation by your works. Millionaires could not pay for their salvation, but every man is expected to pay to God in accord with his material prosperity, whether he has salvation or not.

"I have no money for the church." Do you want to drive all churches out of town? If every one said the same, every church would quit business and we would have things pretty bad. I believe you do not mean what you said.

IX

The Efficient Canvass and Follow-Up

ORGANIZE the work carefully. Focus responsibility and promote emulation by dividing the church into from two to ten districts. Put over each a good captain making him responsible for the liberality and efficiency of his canvassers, for taking the more difficult persons, for checking up each team to see that they report a pledge or information concerning each family, for assigning teams for second visits where the first team failed, and for turning in complete reports on all points to the Executive Committee.

Have the captains spend an evening together, distributing and revising the lists and the canvassers and discussing all phases of the work.

Have each captain call a special meeting of his canvassers, possibly at a supper at his home, to receive their assignments and their final training, for prayer together, and to secure the pledges of the canvassers not already received.

Send the canvassers in pairs as Christ sent the seventy. Even Moses was so slow of speech that he needed Aaron to help him. Paul always had Silas or Timothy or Barnabas as a companion. This plan makes it easier for the canvassers and impresses the importance of the matter upon those

who are canvassed. It permits an elder to go with a trustee and an inexperienced worker to go with one who is expert. Sometimes one of the team appeals for church support pledges and the other for benevolences, but both must heartily support the two causes. Sometimes canvassers go by threes or fours, thus making a still greater impression upon such as have failed to do their duty.

Assign names judiciously. While geographical distribution should prevail, this should be modified somewhat. Usually one or more picked teams should take the more important and difficult parties without regard to residence. Usually a canvasser turns in the pledges of his family, but sometimes a comparative stranger can secure more liberal responses from fathers or husbands. Send the banker with large influence to those who can give largely. Do not send boys to see the more wealthy or conservative members. Sometimes the stingy or timid canvasser is sent to see a liberal saint for his own sake. Canvassers should always visit the liberal folks first to strengthen their courage and provide talking points for the other calls.

Making the Canvass

Make the harvest thorough and effective. Prepare as directed in Chapter VI.

Usually the canvass is made on a Sunday. To the occasional objection that Sunday is not the proper time, sufficient answer is found in these arguments:

1. It is the Lord's business. It is not for personal profit.

2. Offerings and pledges have been received in Sabbath services from time immemorial, and a personal appeal is as proper as a public one.

3. If giving is worship, and gifts should be brought on the Sabbath, pledges for fifty-two acts of worship should certainly be made on Sunday.

4. Canvassers can and will give closer attention to the work, and those canvassed will be free from business pressure and will respond more liberally, before the impressions of the Sunday morning service have faded from their mind.

5. Sunday canvasses have been more successful than week-day campaigns, and God's blessing may well be accepted as indicating His preference.

Have the canvassers lunch together at the church to insure a prompt start, to give opportunity for final instruction and prayer, and for testimony from a few leaders to put "punch and pep" into the work. If a lunch is impossible, they should at least meet together at the church or in their districts immediately after dinner. Such meeting will give opportunity for final questions, and for deepening spiritual convictions.

Enthusiasm is essential. Awaken friendly rivalry between teams and districts as to promptness, as to the number and size of pledges, etc. Have the pastor or secretary remain at the church or at the telephone where the canvassers can call upon him at any time during the afternoon if questions arise.

Complete the work in one day if possible. Always have a time limit. If the canvass is drawn out, the interest and momentum will be lost. Two or three days of business pressure may dissipate all the enthusiasm. At the evening service arrange for reports as to progress made during the day, inspiring those who have not completed their work to act more promptly. At its close, captains will confer with canvassers and reassign names where necessary.

The Efficient Follow-Up

Strive promptly to secure subscriptions from those who did not respond within the time limit. Seek to convert those who refused or subscribed inadequately, using literature, addresses and personal work to enlarge their vision and insure more liberal response the next time. Aim to have every resident member and adherent become a subscriber. Follow up absentees by correspondence until they pledge or take their letters to a church they will support.

Conserve the enthusiasm and experience of the canvassers. Give them a supper and have them relate their most encouraging and humorous experiences. Straighten out misunderstandings and disappointments. Have reports from each team. Have them vote whether the canvass was worth while. Pledge them to regular visits to look after the spiritual interests of those whom they have canvassed. Arrange for them to call on any who

may fall in arrears during the year. Have them vote for more careful preparation and a more thorough canvass next year.

Have a thanksgiving and praise service, either on Sabbath evening or at the following mid-week service.

Send a letter of appreciation to each subscriber thanking him for his contribution to the success of the campaign, reminding him of his exact weekly pledges and the duty of promptness.

Secure from the Duplex Envelope Company, Richmond, Va., or the Woolverton Company, Osage, Iowa, specially printed "Visitors' Envelopes" with envelope racks for each pew, so that all strangers may understand the system and receive a silent invitation to contribute. Keep in the church calendar a reminder of the system and the need of help from every one.

Regular payments will be encouraged by distributing the envelopes in cartons with eyelets, and furnishing hooks by which they can be hung in conspicuous places. Annual calendar cases can be secured for the same purpose, either in stock form or with photos of your church and pastor and announcements of your services, with pockets for the envelopes. Of course envelopes will be furnished to every contributor two weeks before the year begins by mail or by a special visitation. Or they can be left by the canvassers.

Be sure that the treasurers and bookkeepers observe faithfully the suggestions as to frequent

reports and statements and collection of arrears as given in chapters relating to their work.

Impress upon the people the success of the system by announcing the final results of the canvass in the church calendar or by a special form such as this:

The Duplex Envelope and our Church

The following figures are presented to show how the Duplex Envelope System —introduced into our church about a month ago—has been received thus far by the members:

Number of members who have signed Pledge Cards . .
Number who have not signed Pledge Cards . .
Number who have used the "Initial Offering" Envelope . .
Number who have not used the "Initial Offering" Envelope . .

The object of the Duplex System is to enable each one to contribute as freely as he can to all the work of the church, but with the least possible strain upon his resources. Will you not at the earliest opportunity fill in your Pledge Card and mail it in the enclosed stamped envelope—using the "Initial Offering" Envelope also if practicable? By responding promptly you will be definitely aiding in the work of putting our church upon the best possible financial basis.

.....TREASURER.

Those who refuse to subscribe should be dealt with kindly but firmly. If a molehill has been magnified into a mountain, the trouble can usually be remedied by allowing them to tell to a tactful committee the whole story of their grievances. Urge them to realize that it is a small matter, to forgive and forget as Christians should. If they have a real grievance, remedy it. If a misunderstanding with another member exists, bring them face to face to pray about it. If they persist, urge them to transfer their membership to some other church, since the church can get along without them better than they can get along without some

church home. Some churches have a rule that any one who fails to contribute for two years after repeated appeals shall cease to be a regular member, unless they have a good excuse.

Some churches print a list of subscribers with the amounts pledged at the beginning of the church year as a "Roll of Honor." Of course they should be reprinted at the year's end, showing payments.

If the full budget is not secured, have a special committee make an immediate recanvass of such as should increase, reminding them that "it is not fair to expect those who have done their full duty to make up the deficit, and you will be called on for it later if you do not subscribe more now." If all are uniformly liberal, a ten or twenty per cent. universal increase is sometimes secured. If a deficit should appear inevitable, raise it at least three months before the next canvass, since people will pledge better when they have not recently been asked to give.

The loose offerings, gifts of visitors, pledges from new members, etc., will more than make good any shrinkage.

After a vigorous canvass, pastor and officers may feel like saying: "Let us forget it for a while." But as Professor Hopkins says: "There are critical periods in the life of plants when some small measure of assistance may change prospective failure into marked success." It is so with the Every Member Canvass which needs attention through the year.

Watch for the weeds which spring up. The misunderstandings of a new method have turned many against it. Explain kindly and in detail how to use the double pocket envelope until everybody gets the habit of doing it right. Little mistakes are harder to correct when they are old. Arrears are more easily remedied when small.

Every one needs encouragement. Appreciate the givers. Make frequent reference to the blessings which their prompt payments bring to the church. Optimistic commendation will do much to prevent arrears and prepare for larger liberality. Never nag, nor show pessimism.

Begin at once to prepare for the next annual canvass by educational, social and other activities as suggested in Chapter VI.

Each canvass should result in a large increase in the number of laymen aglow with the enthusiasm of achievement and eager for "the next task." Give them something to do. Give some of them places by enlarging your Boards. Some churches organize these teams for permanent ministries promoting such interests as these suggested by the Commission on Finance of the Methodist Episcopal Church:

Go-to-church or Decision day.
Rally day for the church and its departments.
Passion week services or revival meetings.
Gospel team work or community extension.
Individual and win-my-chum evangelism.

Making community survey and completing a church constituency roll.
Sunday-schools for needy sections.
Church and prayer-meeting attendance.

Circulation of church periodicals.
News items for the public press.
Organized Bible class movement.
Sunday-school methods and literature.
Mission study classes.
Choral societies and choruses.
Getting young people to college.
Keeping in touch with college young people.
Work among boys and girls.
Providing and directing recreation.

Bringing aged and infirm to church services.
"Good fellows" for Thanksgiving, Christmas, etc.
Surveys of local industrial conditions.
Conducting relief or employment bureau.
Church and community census.
Community betterment.
Public reading rooms.
Community amusements.
Moral safeguards.
Police vigilance.
Public playgrounds.
Child welfare work.
Health conditions.
Better roads conference.
Better schools conference.
Suppression of the liquor traffic.

X

Keeping Accounts and Collecting Arrears

EFFICIENCY and success in these regards are of primary importance. Nothing can excuse the failure to keep the records accurate and to collect. Church support and benevolence funds should be kept entirely distinct, in two separate bank accounts, by means of duplex envelopes. However, it is most desirable, even if the duplex system is used, to employ a third party as bookkeeper for both funds, who shall immediately turn all monies over to the respective treasurers.

To employ such a bookkeeper or financial secretary will relieve the treasurers of details so that prominent men can accept and will have more time to look after the general financial interests. By using a duplex record the two accounts can be kept as easily as one, without danger of confusion. The purchase price of a book is saved. Names need not be written twice. One turning of the page suffices for both weekly entries, and they can be posted as rapidly as either account separately. Time, postage and printing will be saved by making out duplex statements and mailing them in one envelope, while any error in putting funds in the

wrong pocket, or in putting both funds in one pocket, can be remedied more satisfactorily. Such record books can be secured from any envelope publishing company, or through your church publishing department.

The bookkeeper is chosen by the finance committee, or the treasurers, with an eye single to efficiency, instead of elected. He should have a salary as do janitors and organists, because of the labor involved and the importance of his work. To tolerate an indifferent, tactless or incompetent bookkeeper is sinful waste. A good one will save several times his salary by reducing delinquent pledges and keeping folks loyal to the church, and definite requirements can be made as to promptness in keeping accounts, attendance on board meetings, audits, etc. The salary need be only fifteen or twenty-five dollars a year or twenty-five cents an hour, in a small church, but large churches employ a man or woman for full time as business manager or financial secretary. In the early Christian centuries many a bishop had an assistant named an "Economicus" who was occupied solely with monies and property and was highly respected.

Single or married women who live at home and need the income, office men and women who need to supplement their salaries, centrally located bank clerks, even high school and business college students, can be found who will be most efficient. The pastor must not be burdened with bookkeeping

any more than with sweeping floors, though a deaconess or pastor's assistant can frequently assume the task.

The essential qualifications are: An elementary knowledge of bookkeeping, accuracy, promptness, honesty and tact. As soon as possible after each Sabbath service, the contributions must be accurately and permanently recorded. Loose change should be immediately counted by two persons and receipted by the treasurers. If envelopes are not promptly opened, they should be kept in a safe place.

Keeping the Accounts

Open the envelopes by trimming the bottom with scissors and note the contents on each pocket with a blue pencil. Next arrange the envelopes in rows of 100 in numerical order, when entries can be speedily made if the accounts are in numerical order. If accounts are in alphabetical order, a weekly cash sheet with printed numbers (see plate) is used, from which permanent entries are made.

In making entries, two persons frequently work together. One opens the envelopes, noting on them the contents, while the assistant enters the amounts in the cash sheet or ledger opposite the envelope number.

In many churches, to save time, the cash sheets are made up by volunteers at the close of the service. In one church, the writer saw twelve men

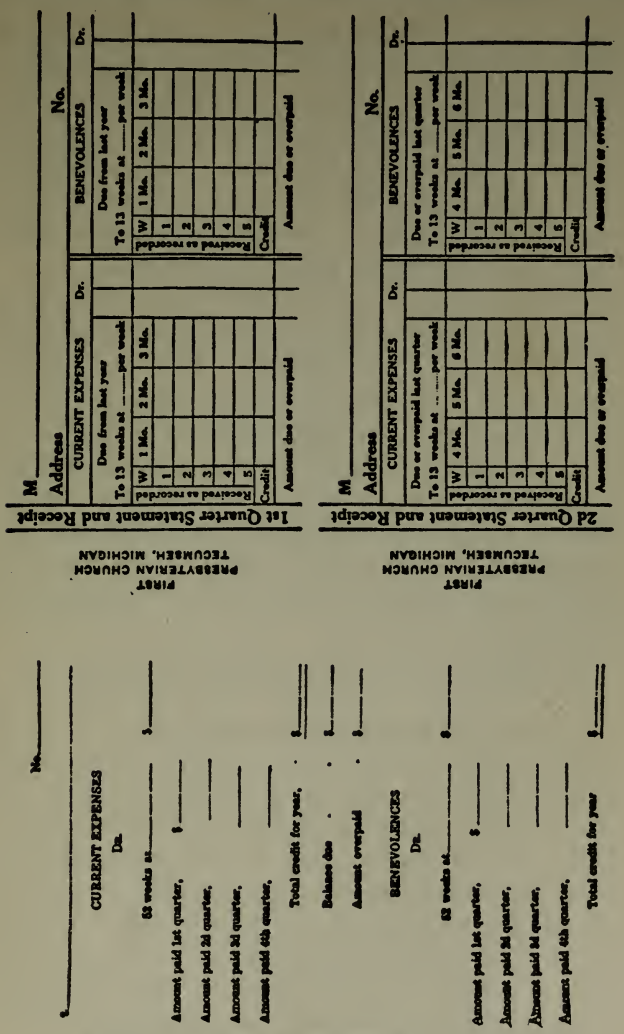
retire to a small room at the close of the service, during the opening exercises of the Sunday-school, where, working in six teams, they quickly arranged the envelopes in numerical order, made up and balanced the six cash sheets, turned the marked envelopes and cash sheets to the bookkeeper, and took receipts for the full amount from the treasurer.

Retain envelopes and cash sheets until the close of the year, in case of error or objections.

Secure receipts or bank book entries for weekly sums paid to the treasurers.

Send a quarterly "receipt and statement" to every subscriber before the first Sunday of each quarter. (See forms.) In churches of working folks, they may be sent monthly. If the account is paid up, a receipt encourages to continue the good habit. The delinquents cannot object if they are reminded that "receipts" are necessary and are sent to all. Children especially appreciate receipts and are educated to lives of faithful giving. Non-pledgers are often awakened to their duty by blank receipts, or receipts for their irregular offerings.

The official board or finance committee should receive a complete statement at the first meeting after the close of each quarter as to payments made to the treasurers, the various items of receipts as compared with the preceding year, and the names, with amount in arrears, of delinquent subscribers who should be promptly followed up with per-



Section of loose leaf record referred to on next page. Can be had for single as well as duplex envelopes, from W. S. McKay, Grove City, Pa.

sonal calls if they do not pay up within a week or two.

Collect as many delinquent pledges as possible by personal interviews at the church or in the homes. Meet all complaints tactfully. Nagging and impertinence are apt to mean reduced or cancelled subscriptions. Personally interview those who habitually make errors in payments.

Print the quarterly report of total income, arrears, etc., in the church bulletin, announce it from the pulpit and post it in the vestibule. Better still, send a copy with each individual statement. Sometimes the envelope numbers and amounts of those in arrears are printed in the church calendar quarterly or posted in the vestibule. Occasionally a church prints annually, or quarterly, a list of the subscribers, by name or number, with payments during the quarter and arrears or overpayments if any.

Other Methods of Bookkeeping

Records are sometimes made on the reverse side of the pledge card, or by a special card accounting system. These and an exceedingly modern and businesslike loose-leaf system are illustrated in accompanying plates. The latter has two sheets for each subscriber, the first sheet being perforated into four quarterly statements with a stub for totals. The second sheet is blank and of a different color. As the bookkeeper makes each entry, a carbon sheet is slipped between the two pages and two

copies are made. At the end of each quarter, the perforated record is torn out and mailed to the subscriber, the carbon copy serving as the bookkeeper's record. Since the expense of extra quarterly statements is saved and they are ready without extra trouble at the end of the quarter, since the subscriber has a copy of the original record and there are other advantages, while the expense is but a trifle more than the cost of quarterly statements, this system is rapidly growing in popularity.

Sometimes, especially in small churches, the treasurer keeps his record, or a copy of it, in a frame in the vestibule of the church. Each subscriber can thus see each week whether his payments have been credited and how his account stands. Sometimes numbers are used instead of names; or the amounts are not given, simply an X for each Sunday paid. Such charts can be secured from MacCalla & Co., Dock Street, Philadelphia.

More About Collecting Arrears

There should be no arrears. Prevention is better than collection. Where the dated weekly envelopes are used, arrears are less common since their unused envelopes show exactly what each subscriber owes and the weekly plan makes payments easier. In most such churches, ninety-eight per cent. of the pledges are paid faithfully, but those who do not respond promptly should be tactfully but diligently dealt with, as in any other business. The

first step is to discover the causes. Seven types of delinquents must be variously dealt with.

We have, first, the stingy, who never pay anything that they can avoid, pledged or unpledged, in the church or out of it. Efforts should be made to convert such for their own benefit and for the maintenance of the good name of the church. They should be disciplined if they persist, dropped from the membership after repeated warnings, since "the Lord can save their stingy souls outside if He can save them inside the church, and they will not be stumbling-blocks to other souls." A church which ignores such "dead-beat" habits becomes "particeps criminis," and its pressure may be necessary to open their eyes to the moral obtuseness of failing to meet obligations to God or men.

Second, we have the thoughtless and negligent, usually open-hearted people who fail to realize either the church's need of money, the need of meeting its bills promptly or borrowing, or their own personal responsibility. They will respond readily when shown that the church needs their money. A few heart to heart talks will usually cure the worst cases.

Third, the class which attends irregularly must be induced to attend, or some difficulty may always be experienced in collecting.

Fourth, the spendthrifts who are honest at heart but are continually spending beyond their income whether it be two or twenty dollars a day, need friendly help to study financial economy, to

strengthen their wills for self-denial, so that they can both do their duty to the church and save something for their future.

Fifth, those whose income from labor or salary or dividends is meagre, leaving a very small margin above actual necessities so that it is almost impossible to pay up if they once fall in arrears, need to be kindly taught the strict necessity of regularity.

Sixth, those who have some grievance, real or fancied, against the church, the pastor or the officers, must be made to realize that it is really the Lord whom they are robbing, and His work.

Seventh, those who honestly cannot pay includes both those who were overpersuaded by the canvassers or by their own enthusiasm and pledged too much; and those who have been unfortunate in the way of illness or financial reverses since the pledges were made, etc. All these should be dealt with personally and kindly, offering to cancel their pledges or reduce them to a reasonable basis, or to cancel the arrears and suspend the pledges until they are able to resume them; as many lodges do and as Christian churches must do.

Such sympathetic treatment, proof that the church really loves them rather than their money, will bind them to the church permanently by bonds of steel, securing far more money in the future. As a further practical proof of Christian Brotherhood, aid should be given from the deacon's fund or indirectly or employment found for them. Folks in this class often cease to attend when they cannot

pay. If their arrears are allowed to accumulate and repeated statements are sent, their hearts, unusually sensitive under such conditions, become embittered. They both lose the benefit of the church and are lost to the church.

It should be understood, possibly printed on the pledge: "Any pledge can be reduced or cancelled at any time by giving notice in writing to the treasurer or secretary." Where responses do not come within two or three weeks, supplement the quarterly statements by a personal call by the pastor, treasurer, bookkeeper, paid collector, the committee which secured the pledge or best of all a carefully chosen team of church officers. If they find good reason for delay, they can withdraw without mentioning money. If they find cause, they express the sympathy of the church, offering to cancel the pledge and to give help. Otherwise they should insist upon prompt payments. Legal collection should be made only in the most flagrant cases, if it is ever justified except in the case of large pledges for buildings and equipment. It is well to print in pledges: "All pledges not made weekly are due quarterly in advance." Some churches allow a discount for cash in advance.

A USEFUL PLEDGE AND RECORD CARD

With explanation reproduced from "Men and Missions"

Each year preceding our Every Member Canvass, a card is filled out for each member with the name

and address in the spaces at the left hand end of the card. These cards are then given to the canvassers with explicit instructions that each card must be filled out by the person whose name appears on it, or returned blank with an explanation as to why the individual made no pledge.

The back of the card is so arranged that upon it all the payments on the pledge can be entered. Across the back of the card the name is written again, and the number of that person's envelopes. The amount of the pledge is also copied on the back so that the secretary need not turn the card to make the entry in his record book or when he makes out the quarterly statement. The card is so arranged that it can be introduced at any time of the year. The quarterly statement is obtained by running up each column of figures. The balance due or overpaid is carried forward into the next quarter's statement. At the end of the card there is space for the report of the year by quarters, and the final footing.

We also use these cards for the total receipts of each Sunday, such as the total church offering, loose offering, communion fund and missionary offering.

In addition to these points it has all the advantages of the modern card catalogue systems.

Pledge of _____

Address .....

FIRST BAPTIST CHURCH

WATERTOWN, SOUTH DAKOTA

Rev. Fred E. Stockton, Pastor.

"Upon the first day of the week (**Systematically**)
Let every one of you (**Individually**)
Lay by him in store as God hath prospered him" (**Proportionately**)—1 Cor. 16 : 2.

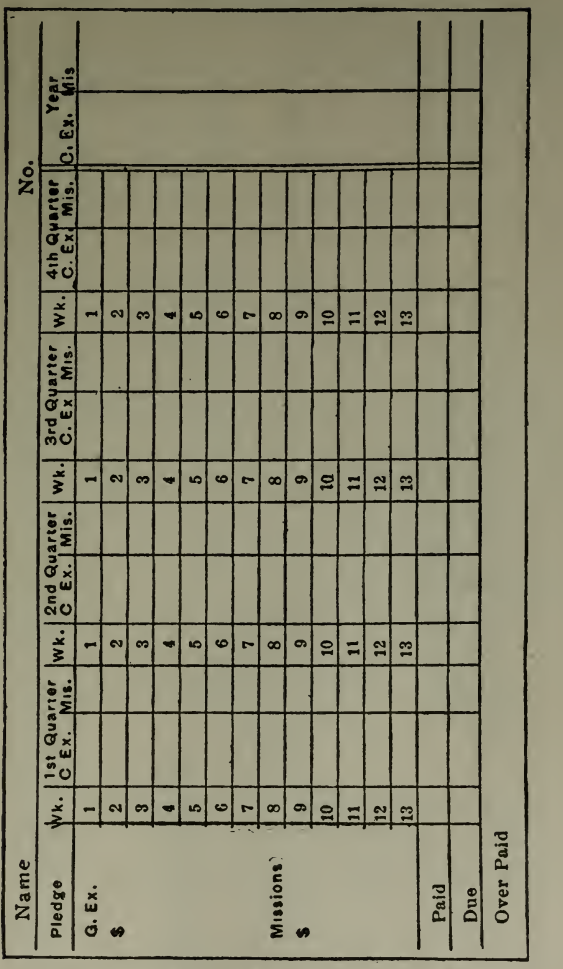
Beginning.....**191**..... I will pay for one year

For Current Expenses of the Church $.....Per Week

For Missions and Benevolence $.....Per Week

Signed.....

(Obverse.)



Somewhat similar cards are furnished by the Woolverton Co., Osage, Iowa, and L. R. Swett, Perham Street, Boston, Mass.

Two Good Forms of Quarterly Statements:

No. _____

No. _____ Date _____

TREASURER'S QUARTERLY REPORT

Second Presbyterian Church

MASSILLON, OHIO.

For the quarter ending _____ 191 payments have been made on your church subscription as follows:

	Pledged	Received	Balance due on quarter	Balance due from last quar.	Total amount now due
CURRENT EXPENSES	$_____	$_____	$_____	$_____	$_____
BENEVOLENCES	$_____	$_____	$_____	$_____	$_____

Very truly yours,

CHAS. E. WAGONER, Treasurer.

Note.—If your subscription is in arrears, it is hoped you will make a special effort to balance your account during the next quarter. Members should constantly bear in mind that the church is their church, that its obligations are their obligations, and that they individually as well as collectively are responsible for its standing in the community. "Better it is that thou shouldest not vow, than that thou shouldest vow and not pay."

QUARTERLY RECEIPT AND STATEMENT

In order to correct promptly any possible errors in accounts, as well as to prevent unintentional arrears in payments, the Session has a **Quarterly Receipt and Statement** sent to every person subscribing to the funds of this church.

At the close of the quarter ending ....., 191....., your accounts stood as follows:—

Current Expenses		**Benevolences**
$.....	Balance due from Previous Quarter	$.....
$.....	Amount payable during the Quarter	$.....
$.....	Total due at end of Quarter	$.....
$.....	Total paid during Quarter	$.....
$.....	Balance now due	$.....

To.....

.....

This can be printed on the quarterly statement or on a separate slip in red:

CARMEL PRESBYTERIAN CHURCH

Dear Fellow-Member:

An earnest effort to reduce the amount as shown by enclosed statement, or if possible to bring it paid up to date, will be appreciated by the

Finance Committee.

ALPHABETICAL LIST OF CONGREGATION

Enter all communicants and adherents, including children; copy each name on an "Every Member Subscription" form, bunch these as they are to be assigned to Teams; record the returns on this sheet as received.

Names	Assigned to Team	Local Church Support		Benevolences		Memo
		Last Year	This Year	Last Year	This Year	(Sickness, removal, etc.)
1						
2						
3						
4						
5						

Use no dollar marks or decimal points. Where several envelopes of the same number are received the same day, list them on the back hereof, with dates and amounts contained, and opposite that number on the face of this sheet place an X, followed by the total amounts.

CASH SHEET for Sunday, ... 191...

No.	Cur. Exp.	Ben.	No.	Cur. Exp.	Ben.	No.	Cur. Exp.	Ben.	No.	Cur. Exp.	Ben.	No.	Cur. Exp.	Ben.	No.	Cur. Exp.	Ben.	No.	Cur. Exp.	Ben.
1			51			101			151			201			251			301			351		
2			52			102			152			202			252			302			352		
49			99			149			199			249			299			349			399		
50			100			150			200			250			300			350			400		

THE UNDERSIGNED this day opened ..... Double Pocket Envelopes, and made careful record of the contents of each pocket upon the pocket itself and upon this sheet. Total amount received $.....

(Signed) .....

.....

Date ..... Amount..... Fund ..... Received by

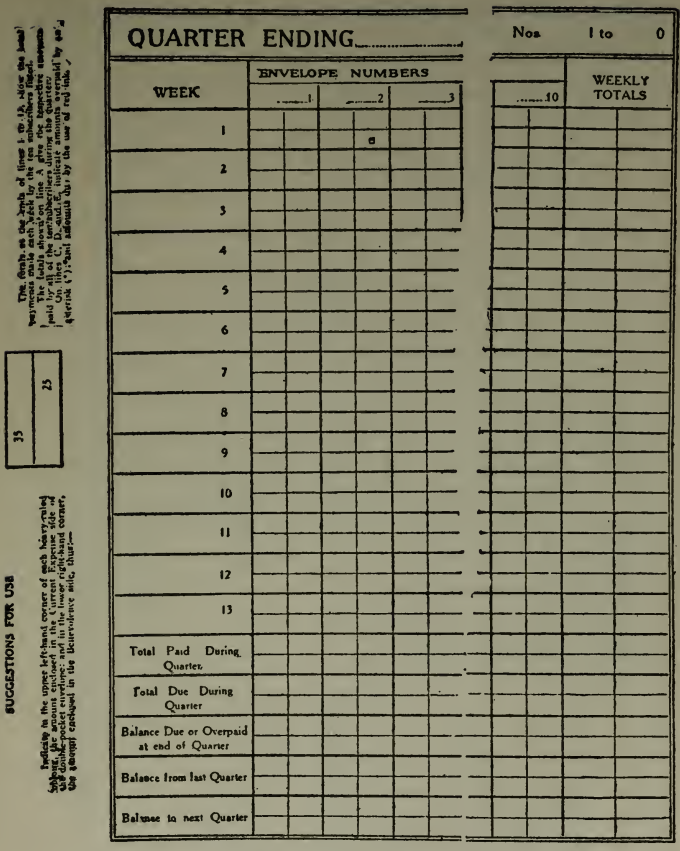
..... $..... For CURRENT EXPENSES. .....

..... $..... For BENEVOLENCES. .....

..... $..... LOOSE COLLECTIONS. .....

..... $..... TOTAL. .....

The first form is very convenient in an every member canvass. The second is self-explanatory. Both secured from J. W. Burroughs, Box 636, Auburn, N. Y.



FOR SMALL CHURCHES

A very inexpensive quarterly record sheet for duplex envelopes, which permits of weekly totals. Furnished with other forms by J. W. Burroughs, Box 636, Auburn, N. Y., in either pocket or larger sizes, with loose leaf books of similar sizes.

Many churches publish a list of the membership in the manual like this:

THE YEAR BOOK

Roll of Members	Numerical Roll	Street Address	Balance Last Year	Regular Subscription	Due March 31st	Amount paid	Amount Due	Amount Overpaid	Sub. Ensuing Year	Sub. Parsonage Fund	Amount Paid	An. Sub. to Benev.
Bell, Mrs. Mary	317	S. Spring		10 00	10 00	10 00			10 00			10 00
Boesman, Alexander	30	Stewart		5 20	5 20	5 30		10	5 20	50 00		1 56
Boesman, Mrs. Mary	217	"		3 00	3 00	3 84		84	3 00	5 00	1 75	1 04
Boyd, Wm. R.		Kansas				10 00					2 00	
Bowman, Mrs. J. I.	35	N. Walnut					68		1 04			
Bowman, Margaret	370	"	1 44	1 04	2 48	1 80		1 18	52			
Bowman, Dick I.	457	"		52	52	1 70						
Bratton, Mrs. Isle	18	Burrell		5 00	5 00	5 20		20	5 00	10 00	3 00	2 60
Bratton, R. Callen	442	"		1 04	1 04	1 08		04	1 04			1 56
Carson, Dr. J. B.	55	E. Market		50 00	50 00	50 00			50 00	100 00	10 00	
Clawson, Geo. L.	57	Maple		20 80	20 80	20 80			20 80	100 00	100 00	13 00
Clawson, Mrs. Geo. L.	58	"		2 50	2 50	2 50			2 50	10 00	12 00	

XI

Efficient Church Treasurers

THE success of any system of church finance depends largely upon efficient treasurers and bookkeepers. These are not honorary offices but positions of great responsibility. Church treasurers should be men of the highest reputation, whose names will inspire confidence when signed to letters and statements, and who can speak acceptably from the pulpit before the Every Member Canvass in behalf of their respective causes. They should either have a special interest in the work or be of the type that is faithful to the utmost in any responsibility.

Every church should have two treasurers, one for current expenses and one for benevolences. For a church treasurer to mix these two or other accounts, to borrow from one fund on behalf of the other, or to confuse them with his private funds in his bank account or otherwise, is most unbusinesslike and unwise. It arouses suspicion, cuts the nerve of interest and liberality, opens the way to reflections on his honesty, and in many states is a direct violation of the criminal laws relating to embezzlement and "inside loans." No business man would dream of doing these things.

The "Every Member Duplex System" greatly increases the labor of bookkeeping, but it is well justified by the vastly enlarged income and the increased efficiency in all lines, and the strongest men will accept the treasurerships when given proper assistance to keep the accounts.

As suggested in the preceding chapter, one bookkeeper should keep all accounts, turning over the funds each week to the respective treasurers. In a large church, the bookkeeper should receive a salary. Sometimes volunteer assistants can be secured for the bookkeeping; one for the accounts of adults and another for the accounts of the Sabbath school children.

Bankers make exceptionally good treasurers but it is usually unwise for banks to collect funds in their corporate capacities, unless for debts or building purposes, since many subscribers respond best to individual attention from the bookkeeper. In many churches, treasurers give bond just like treasurers of corporations.

The treasurer should insure efficient bookkeeping by doing it himself, or by selecting, training and overseeing those who do. He should see that the most businesslike and up-to-date methods are used as outlined in the preceding chapter. He should require full monthly statements from the bookkeeper and check them with his bank book; should report monthly to the Board the various items paid, amounts received, balance on hand, and bills payable; should make such reports to the congregation,

at least quarterly, from the pulpit, in the church calendar or by enclosures with the individual statements; should protect his good name, as all business men do, by making payments only as directed by the Board, on warrants or orders signed by the president or secretary; and should pay only by voucher checks so that receipts will be available. Usually he will refuse to count the loose offering except in the presence of another.

Salary and other regular fixed payments can be made on a permanent order, and should be made promptly on the first of each month, or week, even if the money must be borrowed, since pastors and janitors need their salaries and a church should be an example to the whole community of promptness and honor and efficiency in meeting obligations. Before vacation, or for special needs, a special call in the church bulletin or by letter will usually secure sufficient advance payments on pledges to meet the bills while some subscribers are absent.

The missionary treasurer should remit quarterly, or monthly if the church is large, since the Boards must meet their bills regularly each week and are compelled to borrow if the funds do not come in. Some denominational agencies must spend thousands of dollars for interest each year, which could be saved if church treasurers would remit regularly. In remitting, specify carefully the name of the church, the society to which credit may be given, the special object, if any, etc. If the benevolence

budget plan is used, a pro rata distribution can be made to all the Boards each remittance period, or the entire fund on hand can be sent to a different Board each month, the percentage due each Board being adjusted in the final remittances of the year.

The church treasurer should be more than a mere depositary of funds. In the average church he is the only one who understands the financial system from A to Z. His eye alone can detect all the financial shoals and rocks. He should see that the finance Board or committee is efficient in holding regular meetings, in approving bills, in allowing a liberal budget, in making efficient preparation for the annual campaign, in personally interviewing members who pledge inadequately, etc.

He should be a sort of church comptroller, an expert in all financial needs and methods, making all suggestions which are for the good of the church. If the church needs a new building or a working surplus, he should insist on it. He should study the budget and recommend the necessary items, and should keep an itemized ledger record of payments. A good form is shown at the close of the chapter.

He should insure that careful annual audits, not mere whitewashing statements, are made of all accounts of every treasurer in the church, from the Junior Band to the building fund, both to reassure the congregation, to protect the reputations of the

treasurers and to avoid temptation. A prominent church treasurer says: "I want my accounts in such shape that the bank examiner would approve them any week as he does the books of my bank." That is business sense. To oppose a thorough audit is, in the business world, to arouse suspicion. Only those whose deeds are dark and evil fear the light.

A church treasurer in Pennsylvania, of the highest family, who had served twenty years, was found to have misappropriated over $3,000 during ten years. His friends made up the amount but the church was badly injured and his reputation was gone. He bitterly rebuked the officers, saying: "You refused to audit my books twenty years ago when I insisted upon it. After ten years, during which you made no investigation, financial reverses came and the temptation was too great to resist. You are to blame for forcing me into temptation by your failure as to audits." A state's prison has an inmate who declares that he learned to steal when treasurer of a Sunday-school where his accounts were not audited, and carried the plan into the bank; the wife of a prominent minister confessed to embezzling over $2,500 from a state Missionary Society; and a Christian Endeavor treasurer appropriated $200 for speculation;—all of whom were unduly tempted by the certainty that there would be no audits.

Deposit all funds in the bank promptly when received and permit no overdrafts. Prevent the in-

vestment of endowment or other funds where there is any danger of loss. Safeguard trust funds for churches as carefully as those of widows. See that all deeds and papers are legal and safe and that ample insurance is maintained.

Insist on a financial policy which will solve all financial problems to-morrow by teaching the children to give liberally, by making the church worth supporting, by promoting such publicity as will maintain confidence, etc. Keep after new members. A Philadelphia treasurer who personally interviews each one reports that 124 of the 127 new members received in one year responded gladly with liberal pledges.

Glorify your work. It is primarily spiritual for it means the development of faith and love and the extension of the Kingdom of God through liberality. One treasurer has credit for adding $3,000 per year to the benevolence income of his church, which will support three missionary evangelists and bless thousands of souls. Many a church treasurer has brought his church from poverty and inefficiency to great power by increasing its income. The diligence and intelligence and tact which you exercise will benefit the church at every point.

On the other hand, some treasurers prostitute their responsibilities. One in Illinois sought to make friends for his furniture and undertaking business by allowing church pledges to remain uncollected. A Michigan druggist and many others have emulated him.

Quarterly Statements to Treasurers

Treasurer of the **Current Expense Fund.**

Dear Sir:—

During the quarter ending . . . . . , 191 . . , I deposited to your credit as Treasurer, in the . . . . . Bank of . . . . . , the total amount written below.

According to instructions of contributors, or to agreements or public announcements when contributed, this total is to be distributed as follows:—

General Church Fund - -	$. . . . .
Salaries - - - - -	$. . . . .
Debt - - - - -	$. . . . .
Building Fund - - - -	$. . . . .
Special Fund for	$. . . . .
Total - - -	$. . . . .

. . . . . .

Financial Secretary.

A similar note should go to the Treasurer of the Benevolence Fund.

_____CHURCH

Dear Friend:

We are entering upon the final quarter of the fiscal year of our church, and your board of trustees are quite anxious to make a complete report with a clean balance sheet for the year. Will you co-operate during the coming quarter and earnestly try to pay the amount, as per enclosed statement, on or before the last Sunday in March?

A little additional each Sunday over the amount promised will soon have your account balanced on the church books.

Thanking you, sincerely yours,

Finance Committee

Board of Trustees.

A Good Voucher Form

*Date*_____ *No*_____

To _____

For _____

Carried over _____

Amount _____

Balance _____

Accepted, Payable at First National Bank.

Treasurer.

No..... *Grove City, Pa.,*..... *191*.....

.....

Treasurer of Grove City Presbyterian Church

Pay to the order of.....*$*.....

_____ *Dollars*

For _____

For which this will be sufficient voucher on settlement of your account.

Approved for payment. ..... *President.*

_____ _____ *Secretary.*

This FORM FOR RECORDING INCOME can be secured in loose leaf form, with other valuable forms, from J. W. Burroughs, Box 636, Auburn, N. Y.

SUMMARY OF WEEKLY COLLECTIONS

DATE	ENVELOPES		LOOSE COLLECTIONS		SUNDAY SCHOOL	SPECIAL OFFERING	TOTALS
	CURRENT EXPENSES	BENEVOLENCES	A. M.	P. M.			

This TREASURER'S DISTRIBUTION RECORD can be secured from W. S. McKay, Grove City, Pa., in size and style uniform with the loose leaf subscribers' record shown in preceding chapter.

PAYMENTS

DATE	No.	TO WHOM PAID	TOTAL AMOUNT	MINISTER	JANITOR	MUSIC	LIGHT HEAT WATER	PRINTING POSTAGE	REPAIRS	SUNDRIES		MISSIONS BENEVOLENCE
		BROUGHT FORWARD										

XII

The Pastor and Church Finance

TWO utterly divergent views exist as to the relation which the minister should hold to the finances of his congregation. Which of these shall prevail? Shall he utterly ignore these interests, by his own preference or by the action of his officers, or shall he take a leading place in their management? Shall he make the canvass for funds and keep the books, or shall he remain indifferent as to whether the bills are paid or not, and as to whether Scriptural or immoral methods are used?

A brilliant preacher recently declared: "The money business of my church is no concern of mine. I am a spiritual minister and have nothing to do with its business. I am here to proclaim the truth and save souls. The material and secular concerns of the church belong entirely to the laymen."

A neighboring pastor, with no more education and less pulpit ability, whose church is less fortunately situated (and was always less successful until these two men came to these parishes six years ago), but which is now rapidly outstripping the other church in membership and attendance, in mission-

ary gifts and educational efficiency, in devotional and social enthusiasm, partially explains his splendid success by stating: "I concern myself with the finances of my church as earnestly as with my sermons. Liberality is essential to growth in spirituality. If the officers are unfaithful, if the financial standards are inadequate, if the members fail to give as they should either in measure or methods, if a debt or deficit throws its chilling shadow over our faith, if unpaid bills or money-raising evils discredit us in the community as unsuccessful or dishonorable; then the church suffers at every point, the Kingdom is delayed, and the name of Christ and the wisdom and power of God are dishonored. I believe the pastor is more responsible than all others for financial conditions. When they gave me a call, my officers suggested that I attend to the spiritual interests and they to the secular interests of the church, but I reminded them that finances are just as spiritual as prayer-meetings, and that I would not accept the call unless they were willing to have me with them as their chief adviser in all their financial deliberations, and would help me in the business which they had hitherto considered as exclusively mine."

Certainly, while the minister should be very tactful, he should share largely in the management of the church finances. Like every institution, and like the human body to which it is constantly likened, a church is a unity. Disease in any member affects the whole body. If a hand or

an eye is inefficient, all the other members share the penalties. So in a church, if either pulpit work or finances be inefficient, the other suffers as do the educational and devotional interests, for all are vitally interdependent.

Practical men everywhere now admit that every corporation and institution from a vast army to a country club, from a great factory to a village church, must have a single directing head. In a church, for several reasons, this responsible individual head must be the pastor. He alone devotes his entire life to the interests involved and his entire time to the problems to be solved. No one else comes into complete and constant touch with the policies and needs and attitudes of all the organizations and individuals concerned. No one else has opportunity either to see the entire work of the congregation without partiality, or to study the workings and meet the leaders of other churches which are accomplishing large things.

If a church is hampered at any point by its finances, the officers usually blame the pastor. Financial poverty stands against his name on the denominational records so as to interfere with his call to another field. If the finances are so mismanaged as to neutralize his sermons and policies, he is spending his life in vain and his sacrifices become a disgrace rather than a glory. He cannot know what message is most needed from the pulpit if he is denied insight into the spiritual conditions which financial facts reveal most accurately.

For the nation to deny to the president all participation in the financing of the government would be regarded as an unpardonable injustice. The pastor has an equal right to a large share in determining the financial policies which shall in large degree make or mar his usefulness.

While conditions alter cases, a pastor would ordinarily be justified in resigning a church where he was not permitted to share in managing this and all other departments. The pastor who neglects to study this phase of God's work and to influence and inspire officers and people to Scriptural practices, to the limit of his ability and opportunity, is failing in a vital duty.

Objections Answered

A pastor is frequently denied a share in the financial policy because "it is not our custom for him to meddle with the work of the trustees." But customs and traditions are not infallible and this should be promptly corrected.

He may lack experience in commercial business but this lack is largely counterbalanced by religious experience and by experience with church work in all its phases and in many churches, and by special study of church management. Besides, success in one business is no guarantee of success in another. Successful promoters and bankers often fail when they exchange fields. Because the fundamental conditions are so different from his daily business, because of his inability to understand some peculiar

essentials to church finance success such as perfect democracy, voluntary response, and spiritual motives; the successful business man often fails sadly with church finances where his "impractical minister" will succeed wonderfully. Of course capacities for administrative leadership vary among clergymen, but this is a matter of individuals, not of ordination.

That his salary is involved is an inadequate objection. A successful pastor wisely replies: "I receive support, not a salary. Your honor and your contract guarantee my income. It is fixed and I am certain of it. I am not personally concerned as to how you raise it. But as the spiritual leader of your church, God expects me to prevent any policies which will reduce its efficiency as a divine institution, and to recommend and help with finances just as mayors and governors do with the budgets which include their salaries."

That the minister is not a pledged contributor has no weight. Usually he is a direct contributor. Always, he has sacrificed more than half of his possible income for the sake of being a minister (see chapter on ministerial salaries), and has a right to insure that his sacrifices are not in vain since no one else invests so much.

Undoubtedly his primary duties are pulpit and pastoral. Also, his members need the spiritual development and church loyalty which can be developed only by undertaking church responsibilities and work of which the finance work is specially

suited to their tastes and experiences. But his participation with these men in this work will help to secure their confidence and to teach them the spiritual meaning of their activities.

For him to know what each one pledges will do no harm. One pastor says: "I want to know all the exact pledges. That does not impel me to partiality for my liberal members. On the contrary, as Christ came not to call the righteous but sinners, so *I am partial rather to the stingy*, as to the drunkards, to the Matthews and Zaccheuses, seeking by visits, friendship, personal example and suggestion to stimulate them to do right. Men, like trees, are known by their fruits. Until I know the measure of a man's liberality, I cannot fully understand his spiritual diseases and needs. Likewise it is a great source of strength to know how many are making heroic and sacrificial pledges."

What the Minister Should Do

The minister should set an example of liberality and right methods by his own pledges to church support and benevolences. He is not merely contributing to his salary, for other expenses are met out of the church budget. Besides, he and his family should always bear a share in the support of the gospel in the church where they receive their spiritual and social benefits. If his salary is small, it is more likely to be raised if his people know that he is liberal. If he has many calls for contributions outside of his church, yet his first

obligation is to teach others by giving through his church. If he has regular obligations, he should have his church assume these. An Indiana pastor, who, unknown to his people, was contributing $150 per year to his college out of a $2,000 salary, was able to lead them to treble their benevolences by putting this in the church budget so that he might set an open example of liberality by pledging it through the church. "Let your light shine before men," . . . do not "put it under a bushel." Many a pastor who has given his tithe through the church has received a salary raise of a fifth as his example wrought its influence on the entire church. A student who became pastor of a country church which gave only $12 per year to benevolences, and paid him a salary of only $750, immediately pledged $75 to church and benevolences. Within two years his salary was $1,100 and the church benevolences increased twenty fold.

He must give at least one annual sermon along the lines of stewardship and finance. Is it not a striking fact that Jesus ended His last great public sermon, on the last day of His temple ministry, in connection with His teachings concerning the resurrection and His divinity, with instruction concerning liberality? To teach His disciples with utmost emphasis that they must continue His work in this line, He called them to Him (Mark xii. 43) and taught them to take special note of how the poor widow, the rich, and all the multitude contributed.

If there is traditional opposition, have your finance board or committee officially request the sermon. Just before it is delivered, read, or have an officer announce, their official request. Then the pastor need feel no delicacy and the sermon comes with double authority. Every indirect opportunity for stewardship emphasis should be magnified, such as the offertory, legitimate applications of frequent sermons, etc. If theological schools and sermon volumes give little help in this direction, so much the worse for them.

He must coöperate with the officers. Not only should he regularly attend meetings of finance boards and committees, but he should diligently seek to aid them in discovering and adapting the most successful methods and plans. He can secure unity of finance management by calling joint conferences of all boards and department officers, can secure early action adopting the budget for the year, can aid in perfecting plans for the annual canvass and in putting them into effect, can help wonderfully in the preparation of the plans and the canvassers and the people, can give invaluable data to the committee which prepares the lists of persons to be canvassed and suggestions to their pledges, can announce the progress of finances through the year, etc. More than any one else he has opportunity to know intimately the financial abilities of many of the members and to hear criticisms of existing policies of which the committee should be informed. Above all, he should seek by

personal interviews to clinch his sermons on stewardship, to stimulate the canvassers to be efficient, and to arouse his members of large financial ability to recognize their duties beyond their church pledges by making special contributions to the work of the Kingdom locally and at large, by building a parish house or supporting a missionary, by educating a poor boy or endowing a college or leaving legacies to church boards.

While the minister should not ordinarily permit soliciting and bookkeeping to occupy his time or energy, nor deprive his members of these opportunities to gain experience in church work, yet conditions arise where he should do so. Sometimes there are prosperous persons from whom he alone can secure liberal pledges. Sometimes he must canvass the canvassers or officers to awaken them to adequate liberality and insure their efficiency. Sometimes he has friends outside the church who will give him money for special needs and thus become vitally interested in attending the church. Such providential conditions usually constitute God's call to undertake such services. Sometimes, for a building campaign or for missions, there are no enthusiastic or qualified canvassers and he must secure initial pledges before a general canvass is attempted. Sometimes, especially for benevolences, no adequate bookkeeper is available and he must temporarily undertake the work until he can find an assistant and prepare him to assume the position permanently.

As to missions, his duty is particularly clear where knowledge and leadership in this direction are lacking. With tact and skill, but with prayerful persistence, he should awaken officers and people to realize that they are not really Christian, are only half faithful, until they face and perform their duty to God through the Boards of their church. Especially should he emphasize the debt that rests upon churches and individuals because of what missions have done for them in the past centuries and in the early days of the community, and what the educational and other Boards, colleges, seminaries, etc., are doing for them above what they contribute. Many pastors double and treble the benevolence gifts of their churches by a quiet personal canvass for new or increased subscriptions, with spiritual results as valuable as from a revival. One pastor announced, "The fourteen officers have pledged more than three times what the whole congregation gave last year." No wonder great results followed.

Financial "Dont's" for Ministers

1. Don't do what you can enlist and train others to do fully or nearly as well, even though it is easier to do it yourself.

2. Don't assume a patronizing or dictatorial attitude towards your officers, but persuade and win them by patience and wisdom.

3. Don't openly accuse your officers and members of stubbornness or selfishness. They are fre-

quently ignorant as to finances, usually self-satisfied, possibly indifferent and sometimes prejudiced against new methods and what they consider as pastoral interference. But they usually have at heart a sincere desire for the good of their church. They may be victims of traditions, or of unfortunate experiences with other pastors. Personal work with individual leaders, as suggested elsewhere, is the best remedy.

4. Don't nag or scold from the pulpit. Be always optimistic and patient. To assert that folks are stingy and that you will force them to change their minds will make them usually more obstinate and stingy. Suggest rather that they may not have realized the conditions, or their duty to God as Lord and owner, and that they are liberal at heart and are merely waiting to know their duty.

5. Don't try to excuse yourself from diligent interest in the finances by pleading that "it will arouse opposition" or that "it is distasteful to me." No Christian can thus excuse himself for neglect of duty. Your members will soon learn to give the same excuse for absence from church or for spiritual idleness.

6. Don't deliver too many sermons on the subject or talk too constantly about it lest you be regarded as a crank. In approaching tabooed themes, be "as wise as serpents." "The practical duties of a Christian" may be a better theme for a stewardship sermon than "Miserliness."

7. Don't give up if you fail the first time. Try again by another method. Retain your enthusiasm and ideals but curb your impatience. Time and diplomacy are as important as zeal.

8. Don't forget that your business is to save souls; and that increased gifts help to save the souls of the givers, while $1,000 will keep a soul-saving missionary busy for a year. Remember Bishop McCabe's motto: "Raise money and save souls."

9. Don't encourage donations, funeral fees, etc. For every dollar thus secured, several are usually lost in subscriptions.

10. Don't raise funds aside from the regular budget, except for urgent and worthy causes.

11. Don't ask for rebates. Manage your own finances in an exemplary way. Extravagance in dress or any other respect will discredit you more than poverty or parsimony. Smoking may not be sinful, but it sets an example which will go far to neutralize your appeals for a larger salary or for faithful stewardship.

12. Don't give too much. Your sacrificial gifts are indispensable as a moral example and for your own development, but they do not excuse failure to secure needed books and tools or to attend missionary and other helpful meetings. Your income is primarily a trust to enable you to increase the talents which God has given you for use in His service. Personality and efficiency in advancing the Kingdom in your congregation and in all ways

are your first obligations and it is better for you to develop other philanthropists than to try to be one.

13. Don't tell your people if you have private means, and do not need much salary. Insist that they shall pay all they are able. They must learn to give enough to support a pastor with no other resources and with a large family for their own spiritual good. Many a pastorate has been ruined because a predecessor permitted a starvation salary standard. Give liberally to benevolences, but make your gifts a leverage to increase theirs. Give the church credit for your gifts only when it doubles or quadruples them.

14. Don't hesitate to ask a *needed* increase in salary. It will really be a good investment for your people, enabling you to accomplish larger things. If you are really called to the ministry, your talents are not yours to neglect or to allow your people to neglect. They are a divine trust to be guarded and developed, especially in your early ministry. Your request for a larger income may be misunderstood and may hurt your pride, but dignity and sensitiveness must not supersede faithfulness. A request for an increase, with the necessary explanation, may mean a larger sacrifice than silence, but silence would be cowardice. To spend time over a wash-tub may teach humility to a few loyal souls, and you should be willing to do it on rare occasions, but it is a far more heroic and useful thing to spend the time shepherding your young

people, winning men, organizing others for service, or in other Christian work.

Confidentially broach the matter to those key women or men who will forward it with sympathy. Allow them to know of your needs for books and equipment, of your debts and dependent relatives, of your family problems and secrets.

Better still, present the matter straightforwardly before accepting a call. Remind the committee that you will be worth more if you have no financial worry.

Best of all, employ a denominational leader or an efficiency or finance expert who, in connection with other suggestions as to increased efficiency, can emphasize the relation between pastoral efficiency and an adequate salary. In one community, a church efficiency institute where nine churches participated resulted in increasing five salaries and presenting two autos within six months.

15. Consult the wise men and women of your church, or the pastors of neighboring churches, concerning your problems. Do not be conceited. Be ready to benefit by counsel in matters of finance as in other things.

16. Avoid debt as a plague.

XIII

Lay Leadership in Church Finance

THE finance business of the church gives to laymen a peculiar opportunity to assume responsibilities and duties suited to their experience, which will develop their spiritual interest and their fitness for all other forms of church work. While pastors must give the utmost of coöperation and aid, yet laymen are primarily responsible and on them should rest most of the blame for church finance failure.

Towards the close of the Civil War, President Lincoln said to a prominent New York financier: "You, as much as any one man, have insured the success of the Union cause. You have secured the funds to provide food and equipment for our army and navy. Had it not been for your ability and enterprise in financing the government, our cause would already be defeated." In the church, likewise, the finance officer is of tremendous importance, both materially and spiritually.

Yet some finance officials utterly fail to comprehend the significance or possibilities of their task. Some, like the dog in the manger, hold fast to their offices as places of honor, refusing to study

their responsibilities and perform their work or to permit the other fellow to do so.

A greater number maintain such attitudes as small boys assume towards hoeing corn fields. Some never begin the work because of a buoyant hope that some one else will happen along and do it. Others assert, "I can't. Let George do it." Others sit on the fence dreaming and trusting the Lord to provide in some miraculous way. Others go to sleep in the middle of the job. Others have good intentions as to action in the indefinite future which never arrives and confine themselves meantime to their social and political and business interests.

Other finance officials,—fortunately their tribe is rapidly increasing,—have recognized their glorious privileges for service and strive faithfully to perform their duties to their church, their pastor and the Kingdom. Often they fail to use the best hoe or to get results commensurate with the energy expended, yet they are sincerely seeking to do their best, to find better methods and to increase the results, and deserve high honor.

Responsibility for finance leadership has, in too many churches, not been definitely or wisely fixed. Perhaps the officers are chosen because of wealth or prominence, being non-attendants, or even non-members. Perhaps two or three agencies divide the responsibility with resultant conflict, competition and inaction. Whether the agency be called a "Finance Committee" or a Board of Deacons or Trustees, it must be given absolute authority within

certain clearly defined limits, and held strictly accountable for results. No Board can be blamed for inaction if it lacks authority.

Select only faithful, consecrated wide-awake officers. Efficiency would more than compensate the loss from church membership of one or two deposed office-seeking idlers. Give women a large place if they alone are efficient. If certain prominent citizens who are inefficient must be honored, appoint them to a Board which merely holds the church property.

When officers are chosen, the church must loyally support them in the diligent performance of their duties. On the other hand officers should either decline to serve or should be as faithful to the church business as to their own. They should meet at least monthly. During the annual campaign, they should meet every week as a Board of Bank Directors does. The Lord's business needs their largest possible wisdom and attention.

In any case, the control of the finances should be unified either as in Chapter XIX or by appointing representatives of all societies to a Finance Council without whose approval no society or committee shall be permitted to raise money, and which will take entire responsibility for making out the budget and securing subscriptions to cover it, though allowing the Board to take all official action and to hold and disburse funds. In some large up-to-date churches, one legislative agency, a sort of church Congress, manages all church business and appoints

one committee of its members to assume all financial responsibilities. One church with 2,000 members has a session or governing board of thirty, six of whom constitute the finance department which meets weekly. In the by-laws of this Board, the duties are thus defined:

"To this department shall be committed the responsibility of raising both the incidental and benevolent budgets of the church and the authority to make all expenditures within the budgets, the Board reserving its constitutional veto power. All purchases and bills must be passed upon by this department and reported to the Board. It shall be the duty of this department to see that every member of the church is canvassed and that subscriptions are secured from each both for the expenses and the boards of the church. The Every Member Canvass shall be worked thoroughly and successfully. All loose collections shall be taken by this department. The entire financial management and work incidental thereto shall be under the oversight of this department. Its authority to make contracts or purchases shall not exceed the fixed budget, or authority delegated to it by the Board under the rules of the church. A written and itemized report of expenditures and receipts shall be made to this Board on the first Tuesday in each month and kept on file."

The property is held by three trustees who are elected by the congregation from the members of this finance committee.

Points for Finance Officials

Church finance officers should be flexible and open-minded men who recognize that church business is strictly business and should be attended to in a prompt and efficient manner, also that it is different from any other business; and who will diligently study the goals to be attained and the principles leading to success.

Choose the chairman and secretary with special care since many decisions as to policy and efficient action will depend largely on their enterprise and judgment. The treasurer and bookkeeper must also be carefully chosen. (See Chapters X and XI.)

Entrust a special committee on benevolences with full responsibility for educating the entire membership of all departments in the larger ideals and work of the Kingdom. If the two budgets are raised by one canvass, this committee should share in the management of the campaign.

Appoint a special committee with a special chairman and secretary to manage the annual campaign. Have all Boards and departments represented on it.

If any officers are not liberal, make immediate efforts by personal interviews to secure their adequate pledges, thus insuring their larger efficiency and enthusiasm both for this work and for the church as a whole.

The Finance Board should be far-sighted. The general plans for each year should be made months in advance. The welfare of the church and its

financial interests for the next generation should be anticipated and safeguarded especially by enlisting and training the children for liberal pledges.

Coöperate faithfully with all other agencies and interests, recognizing that finances are not the final or chief end of the church but merely the essential means to larger ends.

Give the women representation on all finance boards and committees, both because of their efficiency in church work, because of their large enthusiasm, and because of their intimate knowledge of the attitudes and needs of husbands and children as well as of their sisters who constitute more than one-half of the membership.

Develop future leadership by electing a few young men to the Board, and by having assistants or understudies to the treasurers. Salesmen, executives and bookkeepers should be especially utilized.

Secure a measure of rotation in office. Elect the members in three classes so that the terms of one-third will expire each year. A rule that only one-half of the outgoing class can be immediately re-elected will continually insure new blood on the Board. The best workers can thus be retained indefinitely and a larger number of others will gain experience on the Board insuring their larger interest and liberality. After one year, such officers should be eligible to reëlection and will be more effective because "having been on the outside looking in" they will better understand the people's point of view.

Have faith in the future of the church and its success as well as in the future of real estate or the success of the town. Enlarge the budget rapidly. Success does not come to those who stand pat, but to those who grow. Having chosen you to lead, you are responsible for educating the people to a larger budget if they do not see the needs.

Officers who are too busy to attend meetings should be reminded that it takes the heart out of the others and that the really busy men are the ones who do the world's work. But do business in spite of absentees and they will come next time.

Do not be provincial and anti-missionary, like those croakers who opposed the Louisiana purchase and the accession of Alaska because "so far away."

Secure the coöperation of the minister because his intimate knowledge of plans, givers and danger points will help you, and because your confidence will help him.

If the pastor neglects any duties, talk them over frankly with him, but never criticize him publicly as it ruins confidence and loses money.

Remember you are not Popes for your church. You are elected servants of a democracy to carry out, not defy, the popular desires. Take the public into your confidence at every point. They will give better if they help to decide as to policies.

Bring all officers of all Boards and departments together for friendly exchange of information about plans and progress. Better still, use a prayer-meeting hour each month or quarter for this purpose.

Be as ready to adopt new methods in the church as in your own life and business. Remember the world is making progress and that church methods are especially antiquated because they have been neglected. Be open to new ideas from any sources, —pastor, neighboring churches or church papers,— even if they contradict conditions, and accept the popular will even if you think it is wrong.

Do not miss opportunities by procrastination or debate. Some church officers appear to follow the Mexican motto: "Never do to-day what you can put off till next month."

Remember no decision is valid unless reached and made a matter of record in a legal meeting.

Be sure that all deeds, insurance policies, contracts, etc., are in legal form and in safe keeping.

Regard your office as spiritual rather than merely financial.

Do not hesitate to spend money to get money.

XIV

Rural Church Finance

NOWHERE is modern church finance efficiency more immediately urgent and difficult than in the country. There are notable exceptions, but I am convinced by visits to a multitude of rural churches in every section of the nation that it would be difficult to overstate the seriousness of their financial poverty as recognized in every volume on country church work.

Extreme dependence on socials and suppers for money-raising purposes, and on donations and collections for ministers as though they were paupers, have brought churches into contempt and caused multitudes to doubt that the church has any value. Salaries received by pastors are frequently so inadequate as to justify the remark: "No wonder the country boys and girls despise religion and the church, when the ministers to whom they are supposed to look for instruction and inspiration are given, all things considered, a support inferior to that of the hired man and pitiful as compared with the carpenter."

Unless the country church receives a better financial support, we cannot expect it to hold its ground,

or to continue to supply the invaluable lay and ministerial leadership which it formerly gave to our city churches. An efficient country life is essential to the moral and economic welfare of the nation, and efficient country life waits on the leadership of a church which is efficient morally, socially, intellectually and spiritually.

Rural churches can become permanently strong only as schools and roads and community solidarity are improved. Isolation must be reduced, scientific farming promoted, intelligence and prosperity increased, and absentee landlordism terminated if the economic and social and intellectual foundations are to be completed upon which alone can a virile spirituality and a vital Christianity be established. But these things can only be attained as the churches become more efficient.

The modern harvesting machine, the daily mail and newspaper, and the omnipresent telephone are absolutely transforming rural opportunities. Scientific farming and road making are making great advances and the standards as to schools and teachers' salaries have rapidly risen. But the transformation cannot be completed or made permanent until it includes the church.

Money will not solve all rural church problems, but they cannot be solved without it.

The rural minister must have a support which will repay the expense and the ten years' time spent in securing his education, which will enable him to secure adequate books and equipment, which will

provide the necessities and some of the comforts of life without those financial worries which unfit him to lead in the study and the solution of community problems, individual and collective. In many churches and groups, without home mission aid, merely by education and modern methods, the salary of $500 or $800 has been increased within a year or so to $1,000 or $1,500.

Provision must be made for more attractive buildings with modern equipment for educational and social services, with separate department and class rooms, kitchens, social rooms, stereopticon, library, etc. Entertainments and dinners and publicity must be provided which will advertise the church most fully and favorably throughout the countryside, and intelligent leadership for the church of to-day and to-morrow must be insured by sending promising young folks to conferences and institutes. An Illinois church in the open country, with only sixty members and with only six houses within a half mile, which had made no growth for forty years, spent $15,000 on a modern building and $5,000 on a new manse, secured an aggressive minister by increasing the salary fifty per cent. Its attendance and membership have multiplied.

The evil of overchurching is so serious in many places, especially in the East and in the Central West, that only church federation or union will enable any church to have an adequate income. In scores of communities, where rural churches with large vitality and far-sighted spiritual leadership

have at large sacrifice increased the budget and the salary to an adequate basis, church union has soon resulted by the decay of neighbor churches which maintained incompetent ministers and inadequate policies. In one case a few liberal farmers determined to employ a minister for full time and to increase the salary from $800 to $1,400, with a manse and five acres of ground, and to develop an adequate spiritual and community policy. The two rival churches were disbanded within three years as the eyes of the community opened to their utter failure to do in the past what churches should do. Denominationalism has no place in the country and intelligent denominational leaders are everywhere federating churches, or exchanging them, so as to alleviate conditions.

Many efficient country churches or groups, having from seventy-five to two hundred members, are now paying salaries of from $1,200 to $2,000 per year with free house, accomplishing large local successes, and paying for benevolences an amount equal to from fifty to one hundred per cent. of the salary, without raising a dollar by donations or fairs, where all suppers and socials are given free or at cost. They indicate the wonderful possibilities when such conditions become general. They are inspiring leaders for all community interests. They grip old and young to the rural life. Frequently they employ women or students for part or all of each year, to work in adjacent neighborhoods where religion has not received so favorable an im-

petus, and whole counties are thus being reborn spiritually and morally. Their pastors are able to own autos and so to do a great deal more work. For such illustrations, see some of the many volumes on country church work.

Many farmers still believe that churches should be managed as they were a hundred years ago, and that all salaries should advance except the minister's. "They have learned to spend dollars on twine to bind their grain, but are unwilling to spend a few cents on envelopes and other modern church supplies which would add dollars to its income and make it efficient for the redemption of their children, the blessing of the community and the salvation of humanity."

Some Current Misconceptions Cleared Up

Yet farmers are not naturally materialistic. Where they appear indifferent to religion and the church, it is usually because of the utterly inferior quality of the church and the religion which they have known all their life; to the substitution of creeds for life, of abnormal excitement for intelligence and morality, of heathen superstition for spirituality, of the stones of sectarian non-essentials for that bread of intelligent sympathy and religious ideals for which they hunger. During their long hours and hard labor, before modern prosperity and machinery lightened their burdens, they became convinced that the church was seeking to save its life rather than to lose it for the sake of the King-

dom. They saw nothing but sectarian selfishness with no eternal meaning.

Surrounded by the songs of birds, the perfume of flowers, the beauty of stars and sky, and by miracles of growing seeds and trees, doing much of his work in the solitude which ministers to spiritual vision, freed from the temptations of the city to social and financial extravagances, with his abounding health and his appreciation of neighborliness, the farmer is especially susceptible to religion. He is easily led to recognize an unseen God and the brotherhood of man. It is the fault of the church and the ministry, of the present and the past, if he continues indifferent.

The average farmer is not stingy. He is proverbially hospitable to friend or stranger. His heart is always ready to respond to any human need. He is often thrifty and close in a deal, and he has seldom learned to give liberally, but these faults are due to the poverty and struggles of his youth and to his failure to realize how prosperous he has become, rather than to meanness. He has always been asked to support the church with apologies and by methods which deny his stewardship rather than emphasize it, and the church has rendered service of so little spiritual and social value that he regards it as a luxury if not a graft. Give him the true understanding of his duty and, except in rare cases, he will respond.

Country people are not poor. Some of them are, and all of them were, but the average farmer is

now better fed than his average city cousin. His land, which was worth five or ten dollars a generation ago, is now worth $50 or $100 or more. Even the tenant finds the selling prices of butter and eggs and vegetables and meat have increased from two to fourfold. His gain has been the loss of his salaried minister or city brother who must pay these multiplied costs plus transportation, who must pay high rents and spend more money for clothes and all other things. The average income of $800 in the city is worth no more than $300 in cash is worth to the farmer who raises much of his own food and has not spent ten years and several thousand dollars on an education. Farmers are really the most prosperous class in America to-day. They need to realize that while a few city folk are rich, the percentage who are worth $1,000 per capita is smaller in the city than in the country.

The farmer will respond to modern methods and system when they are presented right. Remind him that he has abandoned scythes and spinning wheels, grain cradles and ox carts, flails and stage coaches; and that the donation and supper and yearly pledge systems of finance belonged with them. Remind him that he should employ in the Lord's work the same up-to-date methods and interest which he gives to rotating crops, to stock raising and fruit growing,—which means the introduction of the Scriptural "every-member weekly" system.

The Weekly Duplex Envelope Every Member

Canvass System *will work in the country.* Many churches are now using it most successfully. The problem is simply to get the farmer to understand it, to present it as tactfully as the matter of a new piano is presented, to wait with persistence since he moves slowly.

One stingy deacon of seventy-five was converted to larger giving by this tactful method. The canvasser was a neighbor and fellow deacon who had sold insurance and used the same skill here. When he went to see the old Scotchman, he praised the fine three hundred dollar horse he was hitching to a buggy, his sons and daughters, his farm buildings and methods, his broad outlook and his new three hundred dollar piano. He wound up with: "Mr. M——, you have the best standing in this community in many ways, why do you spoil it by giving only thirty cents per week to the church and the Lord while you give three dollars and board to your hired girl, and pay three hundred dollars or twenty times your whole year's contribution for a horse or piano? You ought to pay at least one dollar per week to church support and half as much to benevolences, to set a standard for the church compared with what you set for other things." This farmer pledged what was asked. Though he was not ready to learn the weekly offering trick at his age, most of those under fifty years of age did so at once. They were taught to get change and fill their envelopes for months ahead so they would always be prepared.

Farmers are not anti-missionary. In the beginning, the missionary movement was most largely supported by country folk. To this day, wherever they are adequately presented, rural churches support missions more liberally than city churches. Many a country church supports a missionary on the foreign field, and has a benevolence budget as large as its own budget, or nearly so. The missionary ideal, properly presented, appeals greatly to the boys and girls of the farm as well as to their fathers and mothers.

Among the major elements of finance success in a country church may be suggested :

(1) The minister must take large responsibility.

(2) Competent women must be allowed or induced to participate in the raising of funds and the management of the finances, as well as in all other business of the church, not simply in their societies.

(3) The church must be made attractive to the children of the community so that all parents who are not attendants can be induced to support it.

(4) Sermons and services must be made attractive and real service rendered to the community and to its individuals. People who attend and "get their money's worth" will support more liberally.

(5) Diligent education must be given as to finance, preferably by denominational field men, by specialists, or by ministers or laymen of large prestige from adjacent churches who will not be accused of seeking their own profit. Emphasize

God's ownership and human stewardship, the economical and social value of the church, the need of larger income for the pastor and larger appropriations for various purposes, as well as broader visions of God's missionary purpose for the salvation of all men and nations and for all of man.

(6) Week day rallies or Chautauquas or picnics should be conducted where social fellowship and a good free dinner for all are accompanied by addresses by ministers and laymen of reputation, from other churches, on missionary and social and financial themes. Many German churches of the West hold such "Missionfests" each autumn by means of which the way is prepared for benevolent gifts amounting to fifty or even one hundred per cent. of the minister's salary. This is a most attractive community feature as well as an incalculable stimulus to higher spiritual ideals and outlook.

(7) Donations must be absolutely eliminated as fast as possible. For every annual dollar he donates, the average farmer will cut almost a dollar a month from his subscription. It must be insistently reiterated that the minister is not an object of charity but a real and valuable community servant giving value received.

(8) Use terms which the farmer comprehends quickly. Ask for the price of a good steer or three hogs each year; for a dozen eggs and two pounds of butter for the church each week; for half as much for the Lord as for the hired hand; for the price of three meals or a day's wages per week.

(9) Make the annual canvass after a period of special social and spiritual activity, at a season when people are most prosperous yet without too much pressure for time.

(10) Show clearly that the prosperity which has come to the farmer in recent years comes, after all is said, from God who is the great Creator and first landlord of the soil, who gives the sunshine and the rain, who provides markets with their buying power, and who has a definite right to definite dividends and rent and interest. Living close to the land and to the natural resources, the farmer can most easily be led to recognize God's ownership and His stewardship. He must also be made to realize that the church is not a luxury but a necessity.

(11) Introduce the modern financial system as outlined in Chapter V. If services are held only fortnightly, cartons with only twenty-six envelopes for the year can be used.

(12) Be patient. It requires time to educate country people as to new ideas, but persistent and intelligent effort will secure most happy results.

In some denominations, specially trained "Finangelists" are now being employed to go from church to church in village and country. They conduct educational campaigns as to stewardship, sacrifice, missions and church finance, after which the duplex system is introduced. A thorough canvass is made by the finangelist, or with his leadership. The results are made in miracles where the right man can

be found. Salaries are increased from twenty-five to one hundred per cent., benevolence advanced from fifty to two thousand per cent. and a new spiritual and financial era is begun. No better investment can be made of denominational or missionary funds, and no philanthropist can invest money in a more fruitful field.

XV

Women's and Young People's Societies and Church Finance

OTHER things being equal, church finance efficiency is greatly retarded by a multiplicity of money-raising agencies, and accelerated by a wisely developed unified financial plan as outlined in Chapter XIX. Besides, the very success of missionary societies within a church tends to obscure the primary fact that every church is itself a missionary society.

In Chapter VI of his recent volume on church finance Dr. Agar suggests, "In a certain church, the Women's Missionary Society gathered from the men and women of the parish over $1,400 a year, all of which goes to the women's missionary work, while the contribution of the church for general missions is less than $400. Of course, the church is blameworthy, but some responsibility must rest upon the women who have lost sight of the whole in their zeal to serve a part. A woman is first of all a Christian, then a church member, and because of these two relations she is or should be interested in woman's work."

Dr. Agar adds, "In visiting a church, a young people's meeting was found with eighty-four in at

tendance. When the meeting closed, only six found their places in the church service while seventy-eight went out of the church building. Many were not contributing one cent to the church of which they were members. Their contributions all went to do work under the auspices of their society."

Since we are told that "where your treasure is there will your heart be also," we should expect that societies of women and young people which raise their own funds will gradually become detached in spirit, and will, in a measure, gradually wean the hearts of their supporters from the church.

On the other hand the writer knows of many churches where financial poverty has been turned to surplus when the competent women of the church, as members of the finance and canvassing committees, gave their energies in that direction.

Such principles as these are certainly reasonable.

1. Churches should permit, indeed they should diligently provide, their women and young people with opportunity for the fullest development and expression of their powers for leadership and administration. Their growing talents and their leisure from money-making,—because of which women now manage great women's clubs and societies, assume primary responsibility for the business management of their homes, and share in the direction of schools, hospitals and other philanthropies,—should be conserved for the service of Christ and His Church.

2. Women should rapidly be given official place

and responsibility in the church itself, including representation on all Boards and Committees, especially those which plan for and raise and administer all church funds, both support and benevolence. In many churches these interests cannot attain their proper efficiency till they have the benefit of the abilities and leisure of the women which have made the women's societies so successful. Certainly if the energies which have been spent on "making" money by bazaars and fairs or collecting pledges of two cents a week were to be devoted to helping enlist every member of the church for adequately liberal pledges, the financial problems of the average church and all its societies would be fully solved.

3. Because of their different environments, leisure periods, and needs, the women and young people should be organized into separate departments, but these departments should promote Bible study, evangelism, church housekeeping, devotional life, sociability, visitation and all other spiritual interests as well as missions and stewardship and finance. They can do these things better when they secure all their support and benevolence funds through the regular church pledges, and uninterested folks are not kept out by society dues.

4. Women and young people, present members as well as new members, should be tactfully led to see that their first duty is to the church rather than to any department, and that all societies should seek first the good of the church and conform

loyally to the policies which will bring the largest good to the greatest number.

5. The church should hasten the day when every woman, both as a matter of justice and for the sake of developing her personality, should have her own independent allowance or share in the family income, being treated as a partner by her husband, or at least having an allowance equal to that of the hired maid who is not compelled to beg for every dollar. Certainly this is implied when Paul includes her in the "each one of you" (1 Cor. xvi. 2) who should on "the first day of the week" give as prospered. She should make duplex pledges and bring duplex weekly offerings as worship for the church for herself, just as she should sing and pray and study the Bible for herself.

6. When women and young people take a part in raising the church budgets and begin to bring their tithes into the storehouse as the Bible commands, their societies should receive liberal shares of the church budgets that they may meet their utmost needs and maintain their standing as compared with similar societies of their communities and of their religious bodies.

7. If the church fails to make ample financial provision for such societies as suggested in Chapter XVIII, faithful women and young people will then divide their benevolent gifts fairly, perhaps equally, between the benevolence budgets of their societies and of their church. This was implied when the women's auxiliary boards were organized. In at

least one denominational legislative body, the committee which was considering the advisability of a separate women's board hesitated lest, "If you women organize a board, you will not give more money but will simply divert funds which you now give to existing boards," but the committee recommended the establishment of the women's board on a promise to the effect that "we women will maintain our present contributions through the regular boards. Our women's board will secure its funds by interesting, by appeals to their sex loyalty, women who are not now contributing to missions, and by making our own gifts represent larger sacrifices."

Besides, the women's societies do not raise funds for many of the boards. Women cannot give to such extremely important causes as Sunday-school and educational work except through the church benevolences.

8. While recognizing the great good which women's boards have done and are doing in these decades, it is time to consider whether it would not be fuller justice to women and an advantage to the Kingdom to take the next logical step and give women official representation in the management of denominational boards, and of district and state committees on benevolences. While there should be separate policies adopted as to interesting men and women in missions, yet this logic does not call for separate boards, any more than it calls for separate churches for women, and the tendency to

consider the church and its boards as rivals of the women and their boards is a most deplorable evil.

9. Emphasis must be laid at once on the fact that the denominational boards are not "men's boards," nor are our congregational benevolences "men's benevolences" any more than family homes are men's homes even though men be largely responsible for their support and management.

10. In one church, the young people were promised that one-half of their total pledges should be returned to their society for disbursement. They had been raising about sixty dollars for all purposes. After a campaign for "Tenth Legion" members to give their tithes to the church, half to each budget, their gifts to the church amounted to $620 per year of which $310 was returned to them to be divided by their vote, part for the local work and benevolences of their society and half for the missionary boards of the church.

11. In raising money for themselves, these and all other church societies will secure from fifty to two hundred per cent. more funds by a thorough every member canvass of their members for pledges on the weekly, or at least the monthly, basis. Such societies often use duplex envelopes for their offerings.

12. Since all the women of a church should be interested both in Home and Foreign Missions, and in the financial welfare of the church, the time is doubtless approaching when in all churches the plan will be adopted, which is spreading so rapidly,

of consolidating all women's organizations into one "Women's Department," of which every woman is a voting member, which has no dues but has committees to promote all the interests suggested under (3) above, and develops a unified policy.

XVI

The Children, the Sunday-School and Church Finance

BECAUSE the church has failed to obey the command to "train up a child in the way he should go," it has not been able to claim the promise that "when he is old he will not depart from it." While most of the training which the church should give its children has been woefully neglected, no phase has been more neglected, or with more serious results, than giving.

If the churches to-day will only give their children proper training in the principles and practice of Christian stewardship and in their social and missionary obligations, the churches of the next generation will have abundance of money and workers with which both to evangelize the world and to provide liberally for themselves.

If weekly giving to benevolences and missions as well as to current expenses is "the way he should go" when he is old, that is the way the child should be trained now. He should make weekly pledges to the support of the Sunday-school. By collections without pledges, being present on the average only two-thirds of the time, he gives only two-thirds of the time and learns the habit which

leads him by and by to say, "I will not pledge but will give when I come."

But it is not enough to give to the Sunday-school. If he should give to the church to-morrow, he must pledge to the church itself to-day. If he pledges and pays to the church expense budget, he will very easily get the point of view of the boy who "did not want to go to church before, but now I help pay the preacher's salary and I want to go to church and get my money's worth." Thus the habit of church attendance is more easily fixed, the child becomes a conscious stockholder in the whole concern, and is proud of the fact that the church needs him. Having made some investment in it, he is more likely to join the church when he becomes older.

No other method is so effective in training a child to right methods as the duplex envelope. It compels him to remember that there are two causes, and the pockets are equally large. "If duplex envelopes were of no value except for training the children, I would myself, if necessary, pay the cost for our whole church simply to have them use this system," says an officer of one church which tested the plan.

If the church supports the Sunday-school and the child gives only to missions, his views are apt to become so distorted that he will say when he grows up, especially if he is in a non-missionary church, "Giving to missions is for children. I will put away this habit as I have put away other childish

things, and will give entirely to church support." The Silver Bay Sunday-School Workers' Conference adopted the principle that "every scholar should give to all objects in which he should be trained to be interested and in relative proportion to their importance."

If he pledges only to Sunday-school or church support, he is apt to get the heathenish habit of giving only where he can see the money spent, or can benefit by it. He certainly will fail to realize that benevolences are equally important.

The support of the Sunday-school is the duty of every church, just as truly as the support of the pastor. If the church leaders realize the importance of the Sunday-school so as to make liberal appropriations for its work, the best plan is undoubtedly to include the financial obligations and needs of the Sunday-school in the church budgets, both for the sake of the church treasuries and for the training of the child. (See Chapter XIX.)

To object that the Sunday-school likes to raise its own funds and be self-supporting is folly. The Sunday-school does not live for its own sake but for the church, and it is doing harm unless its spirit is like that of John the Baptist, "The church must increase and we must decrease."

Remember that no Sunday-school is self-supporting when it simply buys its own helps, since the church provides heat and light, janitor service and insurance, and the interest on the investment on the Sunday-school plant.

If possible, have the children attend church, at least for a children's sermon and to give their envelopes in the church offering. Where they cannot or do not attend church, they can put their envelopes in the Sunday-school offering. Where they attend both services and wish to make an offering at each, they can deposit one end of the envelope at each.

If the church has no vision as to the needs of the Sunday-school, or does not use the duplex system, the school should adopt the duplex envelope and every member canvass for itself. It should include in its budget a definite amount for the church budget to emphasize its obligations to the church. For example, the Toledo school, of which Mr. Marion Lawrance long was superintendent, gives ten per cent. of its income to church support.

The child likes the duplex. To put in the money and seal the envelope is play for him, and of the most valuable kind educationally. The "Robert Raikes" or child's sizes of the envelope are becoming very popular and can be secured through most church envelope makers. Ninety-five per cent. of the parents who do not attend will be glad, if rightly approached, to make pledges of from five to fifty cents per week. In a railroad town, a canvass of such parents added $700 to the pledged income; also several members to the church. Parents who attend will be reminded of their own pledges, for every child "will be an alarm clock at duplex envelope time each Sunday."

The duplex envelopes can be received by classes, if it is desired to stimulate competition in gifts. But systematic and intelligent education as to stewardship and giving by occasional addresses, emphasizing God's ownership and that all material and spiritual blessings come from Him, will in the long run be immeasurably superior to class competitions. Competitive giving is better than no giving, but it is abnormal and usually ceases with the competition. Appeal to the heroic in asking for gifts. Induce the children and young people to enroll in the "Tenth Legion" as soldiers for the King through sacrificial gifts of money.

Secure pledges by consultation with the parents. Pledges can be obtained at the time of the regular church canvass, or by visits by the teachers. Partial results can be secured by sending home pledge cards which must be countersigned by the parents after they are signed by the child. The pledge means that the child's gifts will be audited. Quarterly reports sent to the parents to secure the payments of arrears will obviate the temptation, common to children, to "split" the gift and spend part of it in the slot machine or at the candy store.

The children should give out of their earnings, if possible. This increases the value of giving by developing character and securing self-denial. Even a six-year-old can earn. Certainly the eight-year-old should have regular tasks in the home, and should receive a definite allowance. At least he should himself put the money in, and seal, the

envelopes himself. Parents should be urged to train their children as to the four points: to earn, to save, to spend wisely and to give liberally.

Eradicate the "penny" idea. The amount given is less important than the habit, yet even a child should give as he may prosper and to the point of sacrifice. He cannot attend the movies for a penny, and he usually invests more than a cent in peanuts or candy or a street-car ride. It is a sin for him to give less to God, unless he is very poor. Many Sunday-schools now sing, "Hear the nickels (or money) dropping." If the father can give but little he should divide the amount so that if possible each child may offer nickels.

Every child should be reached. In a Sunday-school of 700 members recently visited, ninety-eight per cent. of the scholars enrolled one month or more were pledged. In another school, one hundred per cent. are so reported. In one case, one hundred and fifty pupils pledged for benevolences $4.54 per Sunday and actually paid in $4.51, a loss of only $1.56 out of $238.08 pledged.

Do not eliminate special offerings. The system must be flexible. The Hebrews gave the tithes regularly *and* special offerings frequently. Stimulate spontaneous liberality by birthday gifts, self-denial offerings (for a week or a month), and about four or six special offerings during the year, in connection with special education, for such interests as Foreign Missions at Easter, Sunday-school Work in June, Home Missions at Thanksgiving, Charity at

Christmas and Negro Missions at Lincoln's Birthday. But these must be regarded as supplements, not substitutes, for the systematic gifts.

Giving should not be done simply to conform with custom, but should be accompanied by education as to the causes. Unintelligent giving ceases to be cheerful giving, comes to be regarded as a tax and is resented. It may create a lifelong prejudice against giving. There should be a five minute concrete talk each Sunday, or at least each month, about the lives, work, successes and problems of the missionaries. The missionary committee should secure and make large use of missionary maps and charts, stereopticon lectures, wall pictures, etc., to help arouse interest.

Since the child must learn to make rational choices as he grows to maturity, let the Sunday-school aid by having public discussions and majority votes concerning the distribution of both benevolences and support funds. Some definite objects should receive the same appropriations each year, but special appropriations should be made by vote of the school from time to time as for educating a Chinese boy, paying the hospital expenses of a child of the neighborhood, or buying a picture of Jesus for the prayer-meeting room.

Treat each child's contributions, though only one cent a week, with the same courtesy as those of the rich. Two newsboys in a Newark Sunday-school between them pledged one cent each week. As interest and business grew, they were soon

giving a great deal more and may be giving thousands some day.

The legitimate work of organized adult classes may be financed from the regular budget but they should raise "good times" funds as extras.

Records for those under sixteen or twenty may be kept by the teachers, or by a special assistant to the church bookkeeper, instead of the regular financial secretary. By having red envelopes for the children, they can be easily separated, the red envelopes deposited in the church being given to the Sunday-school secretary.

Teach the children to give to the poor at Christmas not simply old clothes or toys of no further use to the giver, but at personal sacrifice. In a Chicago school, a "Chinese Christmas" is observed in October when each child or class brings Christmas presents for one or more children in the school in the Mission in China to which the church and school contribute regularly. An Ohio school sends a similar box to a remote mountain school in Kentucky. In another school, the Christmas offering goes to a different cause each year: a hospital in Alaska, famine relief in India, Bibles for the Italian Mission, etc.

Whatever plan is adopted, do not be content to work it half-heartedly. Exalt the offerings by an impressive offertory service. Do not waste money on inferior causes. Expect increased pledges each year with increased interests.

Let me close by quoting: "The Every Member

Plan in the Sunday-school," by Rev. George H. Trull: (This leaflet with others of kindred value can be obtained by sending ten cents to Mr. Trull, 156 Fifth Avenue, New York.)

A questionnaire was recently addressed to a number of Presbyterian Sunday-schools which have been using the double pocket envelope for periods ranging from three months to three years. These schools are located in fourteen states, from the Atlantic to the Pacific, vary in membership from one hundred to five hundred, some in large cities, others in small towns. Their experience with the Every Member Plan is typical. The following facts are brought out:

First. The percentage of subscribers at the beginning ranges from ten to one hundred. Most of the schools report having enlisted from one-third to two-thirds of their membership. The success of the system is not dependent upon its being adopted unanimously at the outset.

Second. The majority of the schools have introduced the plan into all departments, from Beginners to Adults. A few schools report the adoption of the plan only by the grades above the Primary.

Third. The almost universal testimony is that the introduction of the Every Member Plan has increased the offerings both to local support and to benevolence. The increase in benevolence reported varied from fifteen per cent. to three hundred per cent. Only two schools reported no increase. In one of these, a fundamental principle of the plan was ignored, in that no subscriptions were sought for benevolences. This school, although using the

double pocket envelope, sought to get all its money for itself. The other school reported that the Sunday-school and church contributions all go into one fund, the finance committee determining how much may go to the local Sunday-school support and how much to the Boards of the church. Our correspondent says: "To secure liberal subscriptions it seemed necessary to assure subscribers that no additional appeals will be made. This shuts out all opportunities for special appeal in cases in which children are easily interested, and destroys the fruits of timely lessons, enthusiastic effort, and large and hearty gifts that we used to have on Children's Day, Easter, Christmas and other special occasions." The difficulty in this school is quite evident. They have adopted a form of the Every Member Plan which excludes special offerings. This is fatal to generous giving, as is indicated by the correspondent. Another defect lies in the fact that the benevolences to which the school contributes are not made vital.

Fourth. Most of the schools report the use of two sets of envelopes, one for the Sunday-school, and the other for the church. Only three schools voiced any objection to the use of two sets of envelopes, and this objection was not strong. No other objection than this to the Every Member Plan was raised in the reports of any of the schools.

Fifth. Some schools reported that their contributions to benevolences were to the same objects as those adopted by the church. Others had different objects, but very few schools report adequate provision for graded objects of giving. Little attention seems to have been given to this important feature. The whole secret of increasing benevolences lies in

choosing objects that make a natural appeal to the contributor, and in providing adequate information about the objects to which the money goes.

In closing, we would remark that: First, the church should make a liberal provision for the Sabbath-school. A close-fisted policy here is as foolish as in regard to West Point or as to the public schools. The average school should greatly increase its expenditures so as to have better supplies and periodicals, more printed follow-up cards and letters, a card index system and more postage, more busy work material, more delegates' expenses paid to Sunday-school conventions and institutes, more separate class rooms and a fully adequate modern Sunday-school plant, more and better maps, charts, furniture, socials, entertainments, special magazines and books for teachers, etc.

Suppose the Sabbath-school has been raising a budget of $400. When the church includes the school in its budget, it should allow at least $500, $125 being paid over by the church treasurer quarterly in advance to the treasurer of the executive committee of the Sabbath-school.

But the church will not lose by supporting the Sabbath-school, since pledges from the children usually increase their gifts one hundred per cent.

XVII

Raising Funds for Missions and Benevolences

FOR a fuller treatment of this subject the literature issued by the Laymen's Missionary Movement, by the Missionary Education Movement, and by the missionary and benevolent agencies of your denomination should be diligently studied.

Any adequate treatment of successful church finance must give large consideration to benevolences and missions. These are not luxuries or extras which a church may support or not as it sees fit. Christ was a missionary and commanded His followers as a body and as individuals to follow His example. To ignore His repeated instructions to "Go ye into all the world," to "preach the gospel to every creature," and to "disciple all the nations" is to disobey Christ Himself.

The church which neglects missions is refusing to recognize Christ as Lord and Master. Unbelievers in missions may be saved in spite of their indifference and ignorance, but the churches of tomorrow will not retain them in full membership. The goal of Christianity is nothing less than the

salvation of every man and all of man, and no worthy child of God can be happy until all his Father's other children are brought to know and enjoy their rights and blessings.

Decent gratitude demands missionary liberality. Ninety-five churches out of a hundred in America have received direct missionary aid, and, indeed, not a church would exist outside of Asia but for missionary activity. All the prosperity of the Anglo-Saxons, and especially of Americans, above their fellow-men in heathen nations, is due to Christianity. That wages in America average two or three dollars a day and are increasing, as compared with average wages of six and eight and ten cents in China and India and Africa, is due to Christianity coming first to us, a proof of God's love and confidence that we would be honest in using this prosperity to pass on to all nations the Gospel which brought it, which has redeemed us from cannibalism and hunger and is redeeming us from animalism and materialism.

The Golden Rule demands that whoever believes the Gospel is worth keeping for himself must help to the utmost to give it to others, else he is not doing to others as he would be done by. The blessings of God are dependent upon obedience to His missionary, as well as His other social and moral, commands. Most local or community expenditures should be included in the church support budget. Lodges pay their state taxes without calling them benevolences, and churches should

do likewise in support of their state and national administration.

While churches which are small, or are made up of very poor people, cannot give so largely, even the smallest and poorest and most debt-ridden church must give something systematically to missions in order to develop that world vision and sacrificial spirit which shall enable it really to understand and benefit by the Gospel of Christ and to secure loyal support for its own work.

The total given to benevolences by the individual church will depend on circumstances. The illuminating command to "Love thy neighbor as thyself" implies that a church should endeavor to give as much as it spends upon itself. Hundreds of churches, rural and city, already do this. Tens of thousands of other American churches will do it when their members begin to give as they should. Many churches should, and some already do, give from two to ten times as much as they spend on themselves.

The Methodist Episcopal Church urges that every congregation shall seek to make its benevolences equal to its expenses. The Covenanter Church averages over ten dollars per member for benevolences as against over fifteen dollars for church support. The United Presbyterians average six dollars and twenty cents per member per year to benevolences and urge that ten cents per week per member is the lowest standard for any self-supporting church.

To bring churches and their members to recognize and fully perform their duty to the Kingdom, the following features are essential, among others. These are stressed by the leading missionary agencies as the "Characteristic Features of the Standard Missionary Church." They are fully treated in literature issued by the agencies referred to above, especially in the "Manual of Missionary Methods," by J. Campbell White, which we quote here.

1. A missionary pastor who regards the world as his field, who persistently and deliberately plans and prays for the extension of the Kingdom of Christ throughout the world. Such a pastor is a mighty educational, financial and spiritual force, the most important single factor in developing a missionary church.

2. An energetic missionary committee, upon which the rank and file of the congregation should be represented as well as the officials. Appoint a committee of three or five to begin with, with power to nominate additional members as suitable parties are found. The committee should aim to lead the whole congregation into an intelligent and growing appreciation of the problem of evangelizing the world, from the community to the end of the earth, to the end that the congregation may exert its largest influence through prayer, possessions and life in extending Christ's Kingdom until it becomes universal. It will not assume the work done by departmental missionary committees but will coördinate and supplement it.

3. A missionary Sunday-school. Special attention should be given to missionary education in every department, from the Kindergarten to the Adult Bible Classes, dealing with missionary knowledge, prayer and finance.

4. A comprehensive program of prayer for missions, in the homes, the church services, the society and class meetings, the monthly mid-week missionary meeting, prayer circles, etc. The Duplex Envelope Company will furnish its envelopes, with no extra charge, with the prayer topics prepared by the Laymen's Missionary Movement for each week in the year printed on their backs.

5. Systematic missionary education. Sermons and lectures, missionary prayer-meetings, study classes and reading circles, books and magazines, pamphlets and items in the church bulletin, addresses by laymen, maps and charts and mottoes and stereopticons and other means will be used.

6. An every member canvass for missions. Usually but one annual canvass is made, securing both church support and benevolence pledges on one visit, both because the preliminary education as to missions and stewardship will arouse larger enthusiasm for and insure more liberal pledges for the local church, because folks will not give so well to current expenses when they are to be approached again for benevolences at a later time, because of the difficulty to secure two thorough educational campaigns and canvasses in one year, and because it will take all the available enthusiasts for both

church support and benevolences to complete a canvass in one day as is essential to the best results.

7. The weekly offering for missions. Every argument for this system for church support argues it for benevolence also. To use the weekly plan for the pastor's salary and a monthly plan, a hit and miss collection plan, or any other half-way method, for the support of the missionary, is heathenish. Instead of recognizing missions as the supreme business of the church, it belittles the missionary and puts the salvation of the world on the same basis as a holiday treat. God has blessed, both financially and spiritually, those churches which use the weekly plan for benevolences as well as church support.

Indeed, the command of Paul as to weekly giving (1 Cor. xvi. 2) refers specifically to a benevolence collection for the poor saints in another land. Before duplex envelopes were invented, there was some argument for using the weekly system for current expenses only, to save carrying two envelopes each Sunday, but that argument has turned the other way since it is easier to carry a duplex envelope every Sabbath and thus avoid all extra envelopes. This system, properly pushed, increases the income for church expenses.

An eighth essential might be named: a special missionary treasurer, since many cases have arisen where a current expense treasurer who handles benevolence funds has borrowed from the benevolences and has never paid back. (See Chapter XI.)

Additional Points

The missionary or some other committee should determine and announce in advance the percentage basis on which all offerings will be divided among the Boards of the church. This basis may be determined by averaging the gifts of the church to the various causes during preceding years, or by studying the obligations of the church for the future and the budget of the church at large.

Individual givers will as a rule accept the distribution arranged by the officers as best meeting the needs. Those who so prefer should be permitted to indicate how they wish their gifts divided, but they should be urged to make their distribution as simple as possible. Such special distribution can be made best at the close of the year. If agencies other than church boards are to be aided, from five to twenty per cent. should be set aside as a "General Fund" to be distributed for such purposes, remembering that the first obligation is to the work of your religious body. In one church a man gave one hundred dollars for the anti-saloon league and only ten cents per week to missions. A woman gave fifty dollars to a hospital and only ten dollars to all church work. Such need much education.

Sometimes, when the current expense officials are opposed or indifferent to benevolences and would make very ineffective canvassers therefore, or where the canvass has fallen into ruts, or where there is a very difficult current expense problem to be solved so that both causes might suffer by a

joint canvass, a separate canvass is made for benevolences, from four to ten weeks after the church support canvass, usually by a smaller number of canvassers, using only those men and women who have real missionary passion.

Allow for occasional special offering. Do not make the pledge system a lock to shut out claims upon larger generosity. Have an annual sacrificial offering at Easter. Until the response is universally liberal, use the plan of a successful and efficient pastor who says:

"While diligently seeking a pledge on the weekly basis each year, from every member, we reserve the right to make two special appeals each year—one for Anti-Saloon Work and the other for an earthquake or similar emergency.

"We also have an offering for Benevolences at each communion—one for Foreign Missions, one for Home Missions, two for the other Boards. I send out a letter in advance of each, especially to non-pledgers, calling their attention to it. I announce from the pulpit that the pledged givers are already contributing to all the Boards, that this is the opportunity for strangers, and for those who wish to make either a free-will or praise offering or a supplemental gift to any cause."

Loose offerings may be divided equally between current expenses and benevolences, or on a percentage basis in proportion to the respective pledges.

It is often unwise to fix on a specific budget for benevolences as suggested elsewhere. But suggest

a high ultimate goal and seek to educate people up to it. If your denomination makes an apportionment, remember it is not an ideal but a minimum goal which the stingiest church should meet and which an honorable church will far exceed. Emphasize tithing, giving to current expenses from one-quarter to one-half, depending upon the ability of the giver and the needs of the church, and the balance to benevolences. As the Hebrew gave free-will offerings after bringing the tithe into the storehouse, so many a Christian gives the tithe to the two budgets of the church and gives extra offerings to meet all outside calls. Always insist upon every member and every child participating.

Do not use monthly pledges for benevolences when weekly pledges are used for current expenses. It is usually just as easy to install the weekly pledge as the monthly, and more will be given. Otherwise you will yet have the extra trouble of the change again to the weekly plan.

The "Omnibus system" of one annual collection for benevolences is even worse than the hit-and-miss collection system. While the latter is dependent on the weather and the fluency of the speaker of the day, the omnibus system makes success impossible since few people can or will pay half as much in one payment as they would in fifty-two payments. To use this system is treason.

If the collection system is temporarily maintained for good reasons, have a collection for one cause

each month. Appeals for Home and Foreign Missions should be made in two or three different months. Preach a sermon, or at least make an address, then circulate subscription cards allowing several weeks for payments, before the baskets are passed. Provide in advance for lead pencils. Follow up by a personal visit those who do not subscribe. Or, after proper presentation, send a letter to each member during the following week enclosing a special envelope for the offering or pledge. These plans will bring from fifty to five hundred per cent. more than ordinary collections.

Have an efficient treasurer who will have the accounts properly kept and will remit promptly. One hundred dollars sent the last week of the year is worth only ninety-seven dollars, since three dollars must be paid as interest by the Boards which borrow the money until it arrives. Remittances should be made monthly, or at least quarterly.

Have aggressive action by the Committee on Missionary Education. The collection plan had at least the advantage of a regular presentation of the work of the boards and it will be fatal if that ceases. Unintelligent giving will soon cease to be liberal.

XVIII

A Constructive Church Financial Policy

IN response to a great many requests for "a financial policy in proper form for presentation to a congregation" for adoption, the writer prepared such a tentative policy which was issued by the Presbyterian Boards of Home Missions and which is here abridged and reproduced.

While incomplete, it will prove suggestive in formulating an official policy which can be modified from time to time. Of course no church can use it without modification to suit existing conditions, and including additional features.

We preface each element of the program with a brief statement of the argument therefor. A congregation should consider and adopt each recommendation separately.

1. A Scriptural standard. Whereas the Bible nowhere speaks of oyster suppers, bazaars or pink teas as methods of raising money, but constantly assumes that the Lord has a right to a share of the income of every Christian, to be used for His work; therefore, be it

Resolved, That this church does henceforth rely on Scriptural and direct giving on the part of its members, believing that the people, if properly

trained in systematic and liberal giving to the Lord, made intelligent concerning the work to be done, and given the advantage of a suitable system efficiently worked, can be relied on as intelligent American Christians to furnish the money needed.

2. Modern businesslike management. Whereas business sense is a talent given of God; and whereas God instituted a definite system for financing the Old Testament Church, and all His universe is governed by system, so that it is evident He would rather have successful businesslike management than sentimental, emotional or pious failure; and whereas God expects progress in His business as well as our own; therefore be it

Resolved, That we who no longer ride on stage coaches, or wear homespun, but make use of business sense and modern ways in all phases of personal interest, shall give the Lord's business the best of modern business management.

3. Unified management needed. Whereas the financial interests of the church are one, and whereas the multitude of money-raising societies and agencies bring such confusion as that some persons contribute through a single agency and measure that one gift by the gift to that agency of some one who is contributing through possibly a dozen other societies and channels; and whereas the successful financing of the local church conduces to missionary liberality, and increase in missionary liberality leads to better support of the home church; therefore be it

Resolved, That the finances of this church shall be centralized under one management; that a Finance Board (or Committee) be appointed which shall have the exclusive right and duty to raise money, whether for church support or missions; and that this Board shall consist of two elders, two trustees, two deacons, two women, and adequate representation from the Sunday-school, Young People's and other organizations.

4. Local church. Whereas all the interests of the local church must be liberally financed, since self-preservation is the first law of life, growth and increased usefulness; therefore be it

Resolved, That a liberal budget shall be provided for local needs to be made up as follows: Before the first of February, each year, each Board and Society shall state in writing, to the Finance Board, its financial needs for the year beginning with April. The total of these sums, known as the Current Expense Budget, shall be fully provided for by pledges before April first, and no appeals for funds shall be brought before the people for any purpose by any agency for local support during the next ten months, save by the consent of the Finance Board.

5. Pledges and payments. Whereas pledging and paying on the weekly basis is in accord with Scripture teaching, conduces both to broadening the meaning of the worship of God and to bringing religion into a new and vital connection with money making during the preceding week, makes it possi-

ble for the subscriber to pledge larger amounts and to pay more easily, and eliminates the worry of officials about arrearages; therefore be it

Resolved, That all pledges be made on the weekly basis, allowing each subscriber the privilege of making payment weekly, monthly or quarterly, as he may prefer, though urging the weekly practice upon every one; and that pledges be secured from every member of the congregation by personal solicitation.

6. *Missionary advance.* Whereas the missionaries are just as consecrated, just as apt to get hungry, and just as worthy of support as our pastor; and whereas the cause of missions has never been adequately supported by this church, making a manifold increase necessary if we are to perform our responsibility towards evangelizing the whole world; therefore be it

Resolved, That missions shall be promoted and supported by the same efficient, businesslike system used in securing the support of our own church.

Resolved, also, That we look forward to a day when this church shall contribute to missions and benevolences as much as for its own local work, and that in the coming year we shall endeavor to increase our missionary gifts to treble last year's record.

7. *Businesslike methods for missions.* Whereas, the Kingdom of God is one, and the interests of the Boards are one, so that Home Missions depends

for highest success on the Board of Church Erection, Foreign Missions depends on Home Missions for the broadening of its field of financial support, and whereas, we do not set apart January for the pastor's grocery bill, February for his butcher bill, March for the tailor, Easter for bonnets, and May for the library, but combine all phases of the pastoral support as well as Sabbath-school, insurance and interest, with needs for choir, janitor and coal in a single budget known as the Current Expense Budget and ask one pledge for all; and whereas, the budget plan for all the Boards is being promoted by our denomination; therefore be it

Resolved, That we put all the Boards and benevolent agencies on the same basis, supporting all through one Missionary Benevolent Budget, distributing to each enterprise in proportion to its importance and need; and that every member be urged to make an annual pledge on the weekly basis towards this budget with the same interest and liberality with which the local church is supported. *Resolved*, *further*, That each subscriber be permitted liberty to distribute his gifts among the various Boards as he may desire, and, in cases where no such distribution is provided for, the Missionary Committee shall distribute every three months when remittances shall be made to the Boards.

Provided, *also*, That, for the coming year, supplemental offerings be taken for each Board in the month hitherto appointed it, so that, following a sermon or address on that Board, strangers and

non-subscribers may contribute to its support and special additional contributions may be made by those who wish to add to their subscriptions.

8. Pledge cards and envelopes. Whereas, the average Christian should and could contribute as much for the Boards, "for others," as for the Current Expense Budget, "for ourselves"; and whereas, experience and common sense teach that this duty is more effectively brought to each one when he is compelled to mark the two causes side by side; and whereas, the double-pocket envelope is of value to the same end and is more convenient to the contributor; therefore be it

Resolved, That one pledge card shall be used for both treasuries and the blank for the pledge for Missions shall be immediately under the blank for the Current Expense Budget so that all who subscribe fifty cents or one dollar per week for the latter may realize the unfairness of giving only ten or fifteen cents for missions. *Resolved, also*, That double-pocket envelopes be used.

9. Benevolent treasuries for societies. Whereas, the Sunday-school, the Young People's, Women's and other Societies have for years made and paid regular definite pledges for support of certain specific work, and that work would suffer if arrangements were changed; and whereas, each society should have a share in expending or distributing the missionary funds; therefore be it

Resolved, That the Missionary Committee shall set apart out of the Missionary Benevolent Budget

for the treasurer of each society a sum which shall be ten per cent. increase over the amount contributed for missions by that society during the preceding year, said sum to be under the absolute control of that society.

10. Educational program. Whereas the American people are naturally generous-hearted; and whereas the past failure of the congregation to meet promptly, fully and freely all local financial needs has been due largely to failure effectively to educate every member covering the relation of money to religion, concerning the teachings of the Scriptures as to the duty and measure of liberality, and as to the needs of the local church; and whereas missionary education and inspiration are essential to the performance by any congregation of its full missionary duty; therefore be it

Resolved, That the Finance Board be instructed to plan an annual program of education along the lines of both budgets, by sermons, public addresses, and printed matter; that a congregational Missionary Committee, representing all the organizations of the church, be appointed to coöperate with the Financial Board in preparing and carrying into effect a comprehensive plan for educating every member of the congregation in missionary ideals and progress; that the month of March, each year, be largely devoted to this campaign, following which the pledges shall be secured; and that through the year a follow-up campaign be conducted for securing prompt payment of pledges,

securing new or increased pledges from new members and others, and keeping the congregation informed and interested in missions and in the condition of all the finances of the congregation.

11. Securing pledges and prompt payments. Resolved, also, That the Financial Board shall be responsible for the appointment and training of solicitors to canvass the congregation and explain the plan more carefully to, and to secure adequate twofold pledges from, each member. They shall also appoint a competent Financial Secretary who shall receive a suitable salary and shall be required faithfully and accurately to keep the records, send out quarterly receipts and statements, and turn over each week to the treasurer for each budget the amounts received therefor; as also to call on and tactfully collect from delinquents.

Resolved, also, That no money shall be paid out by any treasurer of any society save by warrant drawn by proper officers, that vouchers be kept for all transactions, and that the funds of each society and the accounts of each treasurer shall be annually audited and public statement made in proper form at the annual congregational meeting in April, in printed form.

12. The children and young people. Whereas, the Scriptures command, "Train up a child in the way he should go," and promise that, "When he is old he will not depart from it"; whereas, common sense and experience alike show that the success of the Kingdom depends largely on the training given

the children of the preceding generation; and whereas, the child is forming the habit of spending money on himself; therefore be it

Resolved, That we emphasize the necessity of training each child to regular, intelligent, liberal giving; that we urge all parents to encourage each child to give to the church some money which he has earned by his own efforts or saved by his own sacrifice, and if this is not possible so to divide the family gifts that each child shall make a twofold subscription and pay the same with the twofold envelope, each child in the congregation being given an annual package of the twofold envelopes for his own use.

Resolved, That the Sabbath-school, as one of the most important activities of the church, shall receive from the Current Expense treasury a quarterly allowance adequate to enable it to attain the highest efficiency; that the children shall be educated in missions with especial care; and that the Sabbath-school shall not only receive a large sum from the Missionary Budget for its own intelligent disposal, but shall take supplemental thank offerings for Home Missions at Thanksgiving, and for Foreign Missions at Easter, and also a Children's Day offering.

XIX

An Ideal Modern Finance System

WHAT will be the next improvements in church finance policies? The plan which combines all other church expenses in one budget with the pastor's salary is a logical step towards the still better plan of including absolutely all church expenses, including the operating expenses of the Sunday-school and of the women's, Young People's and other societies in the church budget, and ending all departmental money raising.

Likewise, if funds for Home and Foreign Missions and Christian education may all be properly included in one budget and raised by a single benevolence pledge, there is no insuperable reason why the benevolences of all departments, including even the women's society, should not be included in and raised with the church benevolence budget.

I. An Improved Plan Needed

A bewildering complexity of money-raising agencies greatly interferes with the financial efficiency of the average church. In some cases these societies become almost independent little churches

in practice, and absorb monies which belong to the congregation. Even the affection and loyalty which belong to the church, as the body of Christ, without which none of these member departments could exist, are diverted, and the church is depreciated.

The rich widow declines to pledge through the church budgets because "I give through the women's societies," though such gifts are only a tithe of her real duty. Many people are entirely overlooked while others are unfairly "bled to death." Eliminating all money raising by societies, making provision for their budgets in an enlarged church budget raised by duplex envelopes, will secure a greater unity for the church and make it the center of interest as it should be, will enable it to secure liberal pledges from every individual since they can no longer hide behind minor pledges, and will be a blessing to the church in every way. It permits of fundamental education as to Christian stewardship which is more permanent than the pleas to "Support our own society," or "Help us in our class plans."

In one church, five members of one family were making thirty-three distinct pledges through twelve different agencies. The father relates: "My neighbor across the street had the same income as I but had no children to support and he and his wife belong to no church societies. They made just two pledges, one to benevolences and one to current expenses, as against our thirty-three. He has always

said, 'I will give as much as you do, so just make my pledge when you make your own and for the same amount.' When we adopted the unified plan, he was astounded to find that I had been giving over $200 each to church support and benevolences as against his $125 to both causes. He was willing to increase to $212 to each cause when I put down that sum for our family. Of course we distribute so that each member of the family has a pledge in his own name and uses his own envelopes, but our church now prints family credit totals as well as individual credits in our annual financial report."

II. An Improved Plan Illustrated

The method is illustrated by the following quotations from the pamphlet, "Unified Instead of Divided Giving," by Dr. L. C. Barnes, printed by Fleming H. Revell Company, describing the workings of the plan in the First Baptist Church of Worcester, Mass. Many churches all over the land in several denominations are using the system with delight where it is introduced efficiently.

In Church Support.—The method provides that "Church Support" shall include all current expenses of the parish; not only salaries, heating and lighting and care of property, but also support of the Bible-school, the Women's Association, the Young People's Society, and all other organizations agreed upon by vote of the church.

A budget itemizing amounts needed for the ensuing year is made up by the finance committee

of the church and presented for adoption at the annual meeting. The finance committee makes up the budget in view of estimates sent in by the various departments of church work. For example in the Women's Association, at the close of the financial year, the chairman of each section of the Association submits to the executive committee of the Association an estimate of the amount of money needed for carrying on the local work of her section for the ensuing year. The executive committee agrees upon an estimate for the whole Association, including all these separate items. The secretary of the Association sends to the clerk of the Advisory Committee of the church this estimate of the total amount needed for the local work of the Association for the ensuing year. It then goes to the finance committee of the church with the approval of the Advisory Committee of the church. Thus everything in the final budget has been carefully considered four times over by various committees, so that when it comes to the subscriber he knows that it is not a whimsy but a necessity in the support of his own church.

To make the explanation of the matter still more concrete, the following is the budget of the Young People's Society of Christian Endeavor, incorporated in the budget of the church one year:

Junior Y. P. S. C. E., $10; Flower Committee, $26; Social Committee, $15; Lookout Committee, $5; Prayer-meeting Committee for Topics, $7; Local Union Y. P. S. C. E., $10; State Y. P. S. C. E.,

$7; Local B. Y. P. U., $2; State B. Y. P. U., $5; International B. Y. P. U., $5; Executive Committee for general expenses, $18. Total, $110.

The subscription card reads as follows:

"CHURCH SUPPORT

First Baptist Church, Worcester, Mass.

I pledge for the year ending Dec. 31....., $..... cents per week for Church Support, including pew rent, in accordance with the plan adopted by the Church, to be used for all local current expenses, as salaries, music, heating, lighting, Bible-school, Women's Association, Y. P. S. C. E., Chinese school, etc.

Name, ...

Address, ...

Date,.....19...

As this is a voluntary pledge it may be cancelled at any time by giving notice to the treasurer or the pastor."

The running expenses of everything being thus included, every member of the parish is expected to make a subscription, and to make it as large as the sum of the five or six subscriptions which he might have been called upon to make by the old method. This new way has worked more smoothly and successfully than the old way generally does.

In Beneficence.—This account has a separate

treasurer. It includes all general benevolences and charities in which our denomination is engaged, and such worthy objects as the Church or Advisory Committee, from time to time, may vote to aid. All members of the church and congregation are asked to make subscriptions towards beneficence.

The percentages of the total offerings going through each of the channels are determined at the beginning of the financial year by vote of the church, upon the recommendation of the Advisory Committee, and are indicated on the back of the subscription card. Subscribers can change the percentages of their own subscriptions if they wish, or can subscribe under the percentages and then name lump sums in addition for specified objects; so that perfect individual liberty is secured within the solidarity. A certain percentage is left undesignated out of which, by votes, the church meets special appeals from time to time.

As everything in "Church Support" is included in the subscription under that head, so everything in "Beneficence" is included in this, so that instead of having twenty appeals a year, less or more, the member has but two, one for church support and one for beneficence.

The missionary work of the women is included as well as that of the Bible-school and the young people. A portion of all that the whole church gives goes for the splendid specific work managed by women, and this relieves women from the tend-

ency to diminish relatively their contributions to the general work, under the pressure of the needs of their specific work—a tendency which is widespread in all denominations. Furthermore, each member thus participates in every department of missionary work. Young and old, men and women, bring in their envelopes week by week to the Sunday morning and evening meetings, the Bible-school, the women's or young people's meetings, according to convenience or inclination.

The pledge card reads as follows:

"BENEFICENCE

First Baptist Church, Worcester, Mass.

I pledge for the year ending Dec. 31, 19..., $..... cents per week for Beneficence, payable weekly, or as I may arrange with the Treasurer, to be used in accordance with the plan adopted by the Church, including all general benevolences and charities in which our denomination is engaged, and such other objects as the Church or Advisory Committee may from time to time vote to aid. The division for this year is outlined on the back of this pledge card. Specific objects, if any, the following additional amounts.....

Name,.....

Address,.....

Date,.....19...

As this is a voluntary pledge it may be cancelled at any time by giving notice to the treasurer or pastor."

(Reverse side of Beneficence Card)

PERCENTAGES FOR THIS YEAR

Foreign Missions		00
American Baptist Missionary Union	00	
Woman's Baptist Foreign Missionary Society	00	
Home Missions		00
American Baptist Home Mission Society	00	
Woman's American Baptist Home Mission Society	00	
American Baptist Publication Society—		
Bible-school advancement	00	
Bible distribution	00	
Massachusetts Baptist Convention	00	
Massachusetts Baptist Sunday-School Association	00	
City Missions		00
Miscellaneous		00
Worcester Children's Friend Society	00	
Northern Baptist Education Society	00	
Other Beneficences as the Church votes,	00	
		100

Occasion.—This might be characterized as the method of united instead of distracted giving. The distracted way has come about without intentional fault on the part of any. In the days of the grandfathers the average church had but one or two financial objects, at first only its own support. Great steps in advance were taken when home missions added its organic appeal, then foreign missions. First one, then two, now eight or ten large missionary organizations ask support from every church, to say nothing of many noble interdenomi-

national enterprises and uncounted sporadic undertakings.

Some honestly think that twenty force-pumps worked simultaneously or at intervals will eject more money than would spontaneously flow in one constant stream without any forcing or high-pressure, except that from the heavenly heights.

Results.—Experience in Worcester shows that the high-level reservoir of the Holy Spirit's world-wide sympathy is sufficient motive, and that one ample aqueduct is better than a large number of uncoördinated suction pipes. The result is especially significant as to the method of united giving because it takes the place of a doubly thorough system of divided giving. It is often said that the same people will do more in two churches than they will in one.

The following table shows the total contributions of the First Church and the Main Street Church in Worcester in each of the last three years before their union, and then the first year after their union and the adoption of the method of United Giving. For the sake of simplicity only home missions, as commonly so called, and foreign missions are included in the table.

The new method was not launched quite promptly at the beginning of the year, so that it is the report of less than twelve months. It is only of the amounts actually paid by December 31st. Considerable sums on that year's subscription came in afterwards. If all the payments for the year were added in, as they

should be in complete fairness, it would make the showing for the united way considerably better still.

	Home Missions.	Foreign Missions.	
First year	$640.04	$748.56	by many ways in two churches.
Second year	590.68	871.52	by many ways in two churches.
Third year	590.83	760.88	by many ways in two churches.
	976.25	1,607.94	First year by one way in one church.

It is agreed on all sides that united giving is much nearer the ideal than divided giving. But many, while freely acknowledging that, express a lack of faith that the ideal would work well in actual practice, just as other unbelievers think that the ideals of Christianity in general are too high for use. Lo! exercise sufficient faith to actually try it, united giving works twice as well as divided giving.

It not only works better in general, but also better with every group of givers. The young people have given, more of them, more money and to more objects.

The women in the united budget.—When the plan was proposed one of the wise men of the church truly said, "The women hold the key to the situation. In the matter of votes they have a two-thirds majority. In the matter of influence, we all know that the channels of interest and enthusiasm in the church life are largely controlled by the sentiments generated and diffused in the many meetings held

by the women of the church while the men are absorbed in their places of business."

No one was willing to have the step taken either blindly or by constraint. Some of the women of this church have intense convictions about women's work at large, also close knowledge of it, having been for years on the managing boards of the general women's societies, home and foreign.

Let the president of the Women's Association of the church tell the story in her own words as given in *The Watchman.*

"The women of the church met together to discuss and to decide for themselves their place in the beneficent work of the church. Free, unlimited discussion was encouraged on all sides and phases of the subject. 'I think,' said one of the women, 'that we have always done our duty by the church collection; then, of course, we make our offerings to our own societies, just as we feel like doing, in addition.'

"Following this came a general discussion of 'our own societies' and the collections, offerings, feelings, duties and privileges pertaining to them.

"A venerable woman, who was one of the first speakers in the open conference, said: 'There are no words to express my gratitude for the opportunity of saying what has long been in my heart on this subject. I am not able to give large sums of money. I have very little at my disposal. Every object of beneficence which has been presented to us is dear to me. I want some little share in them

all, but my pennies are too few to go around; if I may contribute my mite, week by week, and know that it will be increased by the addition of other mites and by larger amounts, until it is capable of division into many parts, I can have the joy of knowing that I do really share in all the work.'

"A suggestion of fear as to provision for 'our own work' was quickly met by several rejoinders that *the whole work is to be, in truth, 'our own.'* One asked: 'Will my contribution to the Woman's Home and Foreign Missionary Societies be affected by this method of giving?' The reply was, 'Your contributions to the Woman's Society and all other organizations for mission work are included in this pledge.' Another question was, 'If I give my missionary money through this plan of beneficence which has been adopted by our church, instead of giving it all through one or two channels, urging other members of the church to do the same, will the church guarantee that the one or two special objects to which I have been accustomed to give shall have just as much money as if I continued to urge my friends to give all their missionary money to these objects?' The reply was, 'No. The church assumes no responsibility in that matter. The aim in this plan of beneficence is to lead into large, generous giving for the promotion of the Kingdom of God in the whole earth. Leaving the disproportions of our past beneficences and failures to be beneficent, we press on towards the standard of giving set by our Lord, who freely gave Himself for

the whole world.' Faith was declared to be a better guide than fear. A broad-browed woman with many home cares said: 'I have never sympathized with the restriction of the term "our own work" to women's societies. I rejoice in my own church home.'

"After a long and free conference they voted unanimously to unite with the other members of the church in securing a common method of work for missions and for other objects of beneficence.

"We have had the usual deluge of special appeals and special pleadings from without: but our women have been nobly steadfast in their loyalty to their church and its ideals. All that can be said in praise of the women in this respect is equally true of the young people in their societies.

"Careful analysis of the report of the year reveals many interesting facts:

"First. The women, under the inspiration of the larger ideal of 'our own work,' contributed for beneficence that year, by the coöperative method, more than all the members of the two churches contributed for Home and Foreign Missions during any one of the three years named, under the old methods.

"Second. The stimulation of broader interest in the whole work on the part of the women was felt throughout the whole membership of the church.

"Third. By this coöperative method—each sharing in all our mission work—the men of the church as well as the women unite in ministering to

the homes and the schools as well as the churches of our mission fields.

"Fourth. The children learn to associate mission work with the church life. The church itself being the Missionary Society, through whose treasury their offerings go, they are in no danger of feeling, as they pass from childhood to youth and manhood, that they are outgrowing missionary work. We rejoice in the method which links their missionary giving to the church itself, leaving no gaps between the various missionary organizations to which they may or may not belong for varying periods of time. No one complains of the labor of recording the contents of their envelopes—from one cent a week to larger sums. We all realize that these little men and women are to constitute the church of the future. The nations of the earth must look to them for help."

An old broom.—At the end of one year the success of the plan was so great that the only thing which could be said by outside critics who had hoped it would be a failure was, "Of course, while it is a new thing—a new broom sweeps clean."

Compare six years. Remember that the first three-year period there were two churches making ten or more appeals each (at least twenty in all—as a matter of fact, several times that number) for a certain group of denominational beneficences. The second three-year period there has been not only one church instead of two but also but one appeal for those objects instead of, say twenty. The gain

in the amount of money raised for those objects has been over fifty per cent. (*in the midst of a costly building enterprise, too*).

By way of example, for Home Missions (using the term Home Missions to cover precisely the same objects in both periods) during the last three years of Divided Giving *the average per year* was $607.18 and it was $996.72 during the first three years of United Giving. For Foreign Missions the average by Divided Giving was $793.65, by United Giving $1,428.42.

Neglecting the home.—Some outside critics who had been nettled because a Baptist church superseded the traditions in such matters, sought to abate the influence of the noble result by saying that contributions to missions were increased because the two churches uniting had thereby decreased their current expenses and so had more to give away. On the contrary, the churches had united for the explicit purpose of enlarging their work in Worcester, involving an increased outlay. They took the $75,000 which their two meeting-houses brought, *put $125,000 more with it, built a new house of fifty-five rooms* (not counting thirty-one separate class rooms and corridors), *dedicating the whole with the entire cost provided for.* Sometimes the fuel to warm this great Christian workshop a single day costs twenty dollars. The year in which the new meeting-house was dedicated, with the greatly enlarged cost of conducting the work, ended with a balance in the current expense treasury.

Increase in beneficence could not be accounted for by decrease in church support. How would it do to account for it by United instead of Divided Giving? It is true that six hundred new members joined the church in five years and a half after consolidation. But it is also true that over four hundred passed on to other churches and to the church triumphant.

There was one vital accompaniment of United Giving—vital to any plan of giving—incessant education. The plan was laid before every member on uniting with the church. Eight to ten explicit missionary meetings were held every month and all meetings were implicitly missionary. A hundred times a year in public worship the offerings were made with prayer for the efficiency of these offerings in bringing the kingdom of heaven on earth.

When a thoroughgoing method of united budget has worked so well in one church there is reason to expect that even the conservative measures of the whole denomination in the matter of united budget will work untold blessing in multitudes of churches. It works well in small churches as well as large and works well under the most diverse conditions.

III. Essentials to Success With This Plan

1. Exceeding wisdom and tact and patience are essential when the system is first proposed and introduced. While reminding all members that their first duty has always been and ought to be to the church, do not arbitrarily compel any society to ac-

cept the plan. Educate and persuade them to cheerful and loyal coöperation by cogent reasons, fair treatment and a voice in formulating the policy. Guarantee them enough to meet all their regular annual pledges and maintain their standing as compared with similar societies.

2. Give each society, women especially, representation on the finance committee for planning, raising and administering the budget, so that the fullest loyalty and enthusiasm of all groups will be insured.

3. While church budgets, like family budgets, should be standardized, there must always be some freedom for spontaneous action both in the church and in the departments. Allow liberty for occasional supplemental appeals, as for earthquake or war relief, the anti-saloon league or for a free-will emergency or sacrificial appeal. Also, for giving opportunity for strangers and non-pledgers to contribute to benevolences.

4. Give each society and group plenty of work to do. Such women's societies as have done nothing but raise money tend to disintegrate under this system, with distinct loss to the church. Prevent this. Set them at work diligently to promote the social interests of the women, of the church and of the other societies; to conduct church or neighborhood Bible classes, socials and prayer groups; to arrange literary and missionary programs; to sew for the hospitals; and to undertake other urgent but neglected Christian tasks.

5. *Guarantee* each society, from the benevolence budget, at least as much as it has been raising in pledges, thank offerings and collections, provided the amount does not exceed seventy-five per cent. of the pledges given by its members. In the Lafayette Square Church of Buffalo, for example, the women who had been raising $1,400 per year for benevolences were guaranteed at least that much, with twenty-five per cent. of the total budget if they should ever prefer that. For some time they received no increase but at the end of ten years under the system, the coöperation of the women in an aggressive campaign of missionary and stewardship education and activity had increased the church budget for benevolences to $12,000 so that the women received $3,000 as their twenty-five per cent. Give the Sunday-school five to twenty per cent., women fifteen to twenty-five per cent., and the Young People's societies from two to fifteen per cent., depending on their strength and efficiency. Pay the money to their respective treasurers each month.

6. Insure that benevolence and church support funds be kept absolutely separate, being held and paid out by separate treasurers.

7. Permit and expect each society to have its own treasurer and to discuss and distribute its own budgets, after conference with the Central Finance Committee.

8. Expect all departments to coöperate in the program of missionary and stewardship education

and in promoting the annual every member canvass, helping to enlist all their members.

9. It is better to include in the unified plan the first year only one department. This may be the Young People, better still the Sunday-school, so as to develop experience and methods which shall serve when all departments are included, and shall give the other departments time to become accustomed to the idea.

10. Allow ample time for each society to discuss the plan before adopting it. Have the leaders of each society present the matter from the pulpit after its adoption and before the canvass.

11. Since the educational activities must be more systematic and persistent than under the old plan, a strong "stewardship and missions" committee representing all departments must also be appointed to carry them into effect.

12. Give each department an adequate income for its support from the church support budget. Increase the Sunday-school budget rather than reduce it. (See Chapter XVIII.)

XX

The Pew Rent System of Church Finance

THE pew rent is doomed, both because it originated with the Mediæval Roman Church and is un-Protestant, and because it is inefficient. It is highly desirable that families shall have regular pews. This keeps families together, encourages regular attendance, and enables the minister and officers to note at a glance who are present and who are absent. Yet this is just as feasible by the assigned pew system as by the rental system. Churches have had "family pews" for a century without pew rents.

The pew rent plan is rapidly disappearing. In the denomination to which the writer belongs, probably half the churches which used it eight years ago have since abandoned it in favor of the assigned pew plan and the voluntary weekly pledge system. Of 228 churches in Nebraska, not one retains the system. In Kansas, not over three churches out of 300 use it. Even in New York and the other largest cities it is dying.

In a Pittsburgh church with an income from pews of over $15,000, some of the officers were certain it was "folly to give up these rentals and depend

on voluntary pledges." The first year saw $19,000 in pledges and the third year over $23,000. The total for support advanced to over $25,000, and the benevolences rose from $9,000 to $25,000 in the three years. In a town of 2,000 population near Philadelphia, a church increased its income from $1,800 to over $4,000 and trebled its benevolences by abandoning pew rents and pushing the Every Member Pledge System. A New York church, which "did not need an increased income, but changed the plan for the sake of democracy," surprised the trustees by an increase of $2,000 above the $9,000 income the preceding year, while benevolences increased from $3,000 to $5,500.

The writer knows of not a single church out of hundreds with which he has come in touch in various denominations *where the "New System" was fairly tried which has gone back to pew rentals.* Of the scores of churches where he has helped in the educational and administrative plans connected with the change, every one has had a delightful story to tell of an increase of from twenty to one hundred per cent. in pledges and of greater harmony and general efficiency.

Indictments Against the Pew Rental System

The system is doomed everywhere because:

It is unscriptural. The Apostle James absolutely forbade the early church to give a seat of honor to the wearer of "a gold ring and gay ap-

parel" while assigning a poor seat or no seat to the "poor man in vile clothing." The pew rent system conflicts with the spirit of Mark xii. 44, where Christ declares that the poor widow who cast in two mites which meant sacrifice had "given more than they all" who had cast in large gifts. Besides it tends to discourage weekly offerings.

It is unspiritual. The Bible teaches that giving is worship. The pew rent system contradicts this. It denies worshippers the joy of offering their gifts to God and impoverishes the church service.

It is unchristian. It denies the principles of stewardship and implies that men can own property as against God, and can therefore even rent or own a pew in God's house. The support of God's churches out of what God has given should buy no special privileges. Every member should recognize that his seat is of grace, just as is the seat of any child in a father's house. This system implies that non-attendants are not expected to give and are intruders. It substitutes the caste system of feudalism for Christian equality. It teaches selfishness in buying a seat instead of giving for the sake of the community. It ignores the command that the strong ought to help the weak.

It is immoral. It promotes pride and caste. It confuses giving and buying. It belittles God's house to buy or sell a seat in it, or to put a cash value on spiritual services. It sets the sacrificing widow where she cannot hear. To print an annual report showing what each one gives may be unwise

but it is wicked to show it throughout the church service fifty-two times each year.

It is unwise. It keeps strangers away because they cannot get seats until after the service is begun and drives away the poor who do not like to be labelled every Sabbath by the seats they occupy. It permits the pew owner to frown on the stranger who by chance occupies his seat. It subsidizes race suicide, penalizes the father of a large family, and keeps children away from God's house.

It is un-American and undemocratic. It gives the rich credit without regard to the sacrifices made. It publicly labels the financially unsuccessful and unfortunate by where they sit.

It is unbusinesslike. It does not look ahead. It encourages neither strangers nor children to attend, nor does it teach them to give systematically. This is suicidal. Hundreds of thousands of members and millions in money have thus been lost to pew-renting churches.

It is unsuccessful. Ninety-five per cent. of the churches which use it must resort to supplemental methods to secure sufficient income for their support. As the cost of living and the ability to give increase, it is harder to increase rentals than to increase pledges. It permits sons and daughters with means to sit in their fathers' pews without paying a cent. People will be far more liberal when they give to God, to support the gospel, to a community enterprise, than for a pew. Constant experience demonstrates this, all theories to the

contrary. A Brooklyn man who paid fifty dollars pew rent immediately pledged ten dollars a week for the work of the church under the new plan.

A Chicago church with a budget of $14,000, which was insufficient, and a pew rental of only $10,000, decided to increase their pew rents to $16,000. When a trustee, a prominent banker, corresponded with other churches in the city to learn how they succeeded in raising pew rents to the point where the entire income would be provided, he was surprised to learn that not one of the fifteen pew-renting churches approached was able to secure all its income by this method alone without a supplemental financial plan. A church officer in Rochester and another in Baltimore discovered the same facts in their cities.

Of course many churches have abandoned the pew rent system in fact, and assign sittings without regard to the amount paid. Such churches should cease to speak of pew rents and gain the additional benefits of being known as free pew or assigned pew churches.

Where Pew Rents are Advisable

Under only two conditions are pew rents advisable. First, in churches which are overcrowded and wish to keep people out. The pastor of a large down-town church declares, "We are disturbed by hundreds of people who live, and send their children to Sabbath-school, in the suburbs but who prefer to come down-town, enjoy the good

music and sermons, and pay as little as they can. To compel these people to attend and help support the churches in their own communities where their energies and money are needed, we refuse to rent pews to such under ordinary conditions. Since they must wait until the end of the first hymn for seats and families can seldom sit together, our plan is successful. We have a few special pews for strangers who really deserve seats."

Second, pew rents are desirable in exclusive churches which lack spirituality, which wish to assume the character of the Grand Opera or of a social club rather than of a Christian brotherhood, which desire exhibits of jewels and wealth rather than that simple and worshipful conditions which live for themselves and have no Christlike concern for the world or the community.

Problems in Abandoning the System

Special objections and problems are involved in abandoning the pew rent system, especially where traditions govern largely.

Educate the officers first. In a large Rochester church, the forty-two members of the official boards, after a careful investigation and considerable conference, unanimously agreed not only to recommend the abolition of the system but to abide by the new system themselves. Only one church member refused to acquiesce. Those who positively refuse to accept the system—who threaten to leave the church—will always be very rare, if

any exist where the change is wisely prepared for. They should be educated by kindly personal visits. They may be permitted to hold their pews and pay rent as before if their prejudice maintains. In a Philadelphia church of 1,000 members, of about twenty families who were dissatisfied with and suspicious of the new system, and who were permitted to send checks marked "Pew Rent" as before, all but four consented to accept the new system within three years, as they saw how well it worked.

So far as they desire, pews will be assigned to the families who have hitherto rented them. Many such families will give up half of their present pew space, which they seldom occupy. Some will emulate the Philadelphia trustee who paid the highest rental in the church, but favored the adoption of this system and took an undesirable pew under the gallery because "I am frequently absent or tardy and I have long wished I might sit where I was not so conspicuous."

The ushers will hold the pews for those who are regular, at least until a certain point in the service, unless notified by telephone or otherwise that they will not be present, but people will gradually gain the democratic spirit and will be less resentful if, by chance, their assigned seats be occupied.

As front pews become vacant by removals or consolidations, they are reassigned to the deaf or the spiritually-minded or those who are prompt and regular according to the wisdom of the officers. There will be little trouble since the usual compe-

tition for central pews is not for practical reasons, but because of the caste spirit. When pews cease to bear price marks, the hard and fast line between desirable and undesirable pews will disappear.

Of course, a thorough educational campaign as to stewardship, etc., as outlined elsewhere, by means of letters, sermons, pamphlets and a personal visitation, is absolutely essential. Expert aid should be secured.

XXI

Buildings and Improvements, Debts and Deficits, and How to Finance Them

1. The Present Pressing Need

WHEN congregations were small and poor, having only twenty-five or fifty members, who lived in log houses, there was little need of a study of how to finance church buildings. Most folks had incomes under fifty or seventy-five cents a day, all their tastes were simple and their interests few, cities grew slowly and communities were more stable, Sunday-schools were eyed askance and churches had not yet discovered their duty to help meet the social needs of their members and their communities, so that it was only necessary to gather the members for a few days to hew logs and erect a rude church.

But times have changed and conditions have been revolutionized. The membership of the average church has increased from five to fifty fold, individual incomes have increased likewise, log houses have given way to homes costing from $2,000 to $10,000, and attractive schools and civic buildings are found everywhere. We have discovered that church architecture ministers to spiritual devotion

and helps the church to maintain its proper community standing. Sunday-schools are now recognized as indispensable and as institutions whose efficiency depends upon special buildings and upon separate department and class rooms. Both rural and city churches are awaking to the necessity of definite provision for social ministries, not only for the sake of holding their members and gaining others but in order to fulfill the Scriptural ideals.

Thousands of churches are thus compelled to face the need of modern buildings, enlargements, parish houses, etc., to accommodate their growing constituencies. Many which have stagnated are recognizing that a chief cause of their restricted growth and usefulness is the inadequacy of their plans, and are preparing to reconstruct and equip themselves for modern educational and social activities. Building debts and accumulated deficits are as millstones to thousands of congregations which must either make superhuman efforts to remove them or die. A manse or parsonage is also recognized to be indispensable for any church which seeks competent and permanent ministers.

In one religious body, the Disciples, the society which aids in building mission churches has increased its average grant from $300 in 1890 to $2,600 in 1915, and "the church in the modern building grows so much faster that it is easier to return the larger loan."

The science of financing church buildings and special funds is too broad to cover here, but a few

fundamental suggestions will be helpful to countless pastors and church officers.

2. Some Points About Church Building

Remember that a House of God, the community home for God's children, should be, both inside and outside, at least as attractive to strangers and the young people, and as up to date in equipment, as the homes and schools of the community.

Remember that while the architecture should be artistic and churchly, churches should be built primarily for utility rather than "to ornament the city." Acoustics and convenience must prevail, for education and worship are primary. While there are so many urgent demands for funds for Christian work, intelligent Christian stewardship will squander little on inlaid wainscotings and marble pillars. Genuine walnut is desirable, but the Master would be better pleased with a genuine spirit of Christianity manifested by sacrificial gifts to missions. Architecture should magnify simplicity and the simple life, rather than encourage garish materialism and ostentation.

Balance expenditures with wisdom. Choose a modern Sunday-school plant rather than extensive towers and art windows if both are impossible. Do not yield to whims and cranks.

Consider the probable needs of the community for the next ten or twenty years. Use foresight. Many edifices costing from $50,000 to $500,000 have been abandoned or removed within a score of

years because the people for whom they were erected gave way to apartment houses or foreign speaking folks, requiring different methods.

Don't try to build for future generations. They will be amply able to build for themselves and we cannot anticipate their needs. Religious education, church union, and many other tendencies will compel new architectural plans. As mediæval cathedrals are practically worthless for modern religious uses, so thousands of churches built in the present generation at great cost to stand indefinitely will be torn down by the next generation.

Choose the location carefully. Build only a chapel or basement now if necessary, but secure a strategic site at any cost. It should be ample for future needs, a block if possible. Secure a corner but avoid street-car interruptions. Locate in a future center of population rather than in a receding community. If several sites are proposed, secure "the peace of Jerusalem" by many prayer-meetings and by using outside arbitrators if necessary.

Have a committee to prepare tentative plans and drawings. Have the matter fully discussed in congregational meetings. To insure universal loyalty, have a large advisory committee representing all the departments and groups but appoint small executive committees of competent business men on plans, on building, and on finance, in order to insure efficiency. Adopt specific legal instructions to the committees, as to cost, modifications of plans, etc.

Don't build until a large majority of the active members are in sympathy with the move. Win them by intelligent agitation and patient effort. Convert the key men and women by personal work, using teams of the bell-sheep of the flock.

Prove the need of a building campaign by an attendance and membership campaign for the church and all departments. Photos or lantern slides showing club rooms crowded with girls or a furnace room packed with boys are the best arguments for action. A revival of spirituality and a series of addresses by specialists on the ideals and duties of modern Christianity will be worth fifty times the expense by securing increased vision and liberality.

While over-building is wrong, petty plans and miserliness are often worse. "Where your treasure is, there will your heart be," applies to church buildings. Sacrifices must be expected and secured from every member in order to insure their larger interest and permanent loyalty. In a building received as a gift, a congregation is seldom as successful as in one it has sacrificed for.

Take plenty of time to consider the matter from all sides. Procrastination is sin and needs should be met as soon as possible, yet action without due consideration often results in disaster which may be criminal. Can you economize by remodelling? Is the old plant in such shape that repairs would be as foolish as an expensive patch on an old garment? Do you need a parish house, gymnasium, etc., or are such needs met by the schools or the

Y. M. C. A.? What sort of building material shall be used? Will frame or brick suffice until rebuilding is necessary? Could consolidation be effected with another church for economy and efficiency, or could a community or parish house be built and the athletic director supported jointly?

Do not underestimate the cost. Include every foreseen item and add fifteen or twenty-five per cent. to the estimates to cover shrinkage in pledges and unexpected needs, and remember that the new plant will add from twenty-five to one hundred per cent. to the expenses for janitor, heat, light, etc.

Don't go in debt too far. A beautiful church may attract folks but a debt is more likely to repel them. Sometimes, in a rapidly growing community, or with a specially successful pastor who will promise to stay until the debt is raised, a church is justified in building to twice what it can secure in immediate subscriptions. But many a church, having over-built or under-financed, has utterly failed of its Christian usefulness, has lost its spirituality and its property. A $60,000 property on which $40,000 had been paid in interest and $42,000 on the principal was recently sold to pay a mortgage of $18,000, and the congregation disbanded.

Don't wait for unanimous consent. Some will always weep for "the old church which we love so dearly" when the tears are rather for the cost. Be patient but proceed. A few must not block Kingdom Progress. Tactfully show the minority that they should coöperate with the majority.

If the cost of the plant is beyond present ability, build the Sunday-school and parish house section, and get it paid for first. This will meet the immediate need, secure the favor of the community and increase the constituency more rapidly so as to secure the funds for completing the plant. A well filled chapel impresses strangers more than a large auditorium sparsely filled.

Insure that details are looked after; room for a chorus choir, indirect lighting and a harmonious color scheme, economical and efficient systems for heat and ventilation, comfortable pews, arrangements for adding the Sunday-school room to the auditorium for special occasions, a high and well lighted basement, a large and "friendly" vestibule, lavatories, a pastor's study, social and club rooms, kitchen and dining-rooms, etc.

A "dedicator," Rev. George L. Snively, suggests:

"Do not begin building until half the cost is covered by pledges, to be paid—one-third when the contractor's bond is filed, one-third when the corner-stone is laid, and the balance when the roof is spread.

"If the total cost is not provided in advance, prominent members must make their preliminary pledges with the understanding that they will make inspirational pledges on dedication day. When such final appeal is made, the people will remain silent till the familiar voices of their leaders are heard, giving so as to make themselves poor rather than have their Lord humiliated by an in-

adequate treasury in the presence of Canaanite and Perizzite. I hesitate to say that dedication triumphs are not achieved by the 'countless small gifts of the crowd' but rather by the large gifts of a determined few. The first seven gifts average fifty per cent. or more of all that is given on dedication day. Many heart-breaking dedication day failures will be averted if church leaders will remember this when making preliminary pledges.

"Except in very rare instances, I regard three years as the maximum time on which final pledges should be taken. After that, the debt, if any, should be borne by individuals and not by the building.

"All pledges should be negotiable notes, to serve as collateral at the banks.

"Do not consider the church debt paid when merely pledged. We should build so well as to justify pledging our future income for payment for proper dignity of structure and efficiency of equipment.

"It is very gracious in all who can possibly do so to borrow, if necessary, the amount of their pledge at the bank, in order to cancel the church pledge, since a long standing debt, right or wrong, greatly cheapens the church in the estimate of the public."

Successful Financial Methods

Obtain some liberal initial pledges to arouse interest and emulation. Of three pledges of $25,000

each, secured by a Syracuse church, one man gave half his property, another one-fifth and another about one-tenth. Of course, these folks had received a most inspiring vision of the service the church would actually render and of the supremacy of spiritual things. Usually some one will pledge "ten per cent. of the total cost not to exceed ——" or five men will each pledge five per cent. of the total to be raised. Sometimes money is accumulated for two or three years before building is begun.

In one case, a woman gave her entire estate of $40,000 on condition that she receive two per cent. interest for life and that the cost be at least $100,000. To start an $80,000 building, a deacon gave a mortgage of $30,000 payable out of his estate at death, bearing four per cent. interest meantime. All churches should be worthy of and should hope for such sacrificial loyalty.

If feasible, secure pledges to cover the entire cost before building is begun. If possible, all pledges should be payable within six or twelve months, but among poor folks or in a new community where many are paying for their homes, from two to four years' time will be wise.

Prepare for any special financial canvass by a social and visitation campaign, boosting the church and its policies to the utmost, urging the preeminence of religion, promoting harmony and loyalty and holding district and congregational suppers and prayer groups.

Secure the aid of a specialist to awaken the members to a larger policy, to inspire to larger visions and sacrifices, and to organize and conduct the preliminary canvass. An efficiency expert should bring help worth from twenty to fifty times the cost in analyzing the field and the future, in arousing enthusiasm, in securing harmonious action and liberal pledges.

Secure an architect experienced in church building. This will be economical in the end. Otherwise serious acoustical and other blunders, and wasted funds, are almost certain.

While it is poor policy to solicit aid from members of other churches who have their needs to meet, do not hesitate to solicit the unchurched folk of the community. If they invest something in the building, they will be more likely to attend to get their money's worth. Money-making suppers and bazaars, if they are ever permissible, are most valuable when used to arouse the interest of the unchurched in the building.

Old debts or accumulated deficits are harder to raise than building funds. They may simply be added to the annual budget, all in one year or through a period of years. But such a method interferes with the proper increase of the budget, so that it is better to raise it if possible by a special campaign, at least three or four months before the regular annual canvass. Give emphatic warning that all current expense subscriptions must be maintained in any case, and add ten or twenty

per cent. to the amount asked to prevent any possibility of recurrence. Sometimes a special sacrificial debt reduction appeal is made at Thanksgiving or Christmas each year.

Secure pledges by a personal canvass, the solicitors being carefully trained and working in teams of three or four, after gum-shoe work by the pastor or committee has secured the leading pledges. Sometimes two or three visits are necessary. (See helpful points in Chapters VI–IX.)

Apportion the amount to be raised,—so many at $1,000, so many at $500, etc. If you cannot apportion it in advance, you will have trouble in raising it. Sometimes the apportionments are publicly announced. At other times, they are brought to each individual by the canvassers.

Divide the amount to be raised into convenient shares. Among poor people, these should be on the weekly basis. Twelve thousand dollars can be divided into three hundred shares of one dollar per month for forty months, one thousand shares of fifty cents per month for twenty-four months, or eight hundred shares of ten cents per week for three years. Even the poorest will then be able to take a share.

To raise money at a public service is an art. Use a graphic chart or device by which the whole amount can be displayed in bricks or squares on a blackboard, to be crossed out or filled as pledges are announced. Of course, one-third or one-half should be covered by secret advance pledges to be

announced publicly at psychological moments, one by one, to quicken enthusiasm and arouse other pledges. Station ushers through the house to receive pledges as signed and to call out the amounts for the sake of the audience, the tabulating clerks and the chairman at the blackboard. Usually the names are not announced, but sometimes subscribers are asked to rise and announce their own subscriptions. Reduce the general total, if feasible, by securing special gifts for windows, furniture, bell, baptistry, pulpit, etc.

Do not injure the spiritual life of the church or its reputation by using questionable methods, such as to "lock the door and let no one go out until the full amount is pledged," etc. Appeal rather to spiritual motives and Christian loyalty. Too much pressure may overload members and drive from the church. Hold all members to one form of pledge as far as possible.

Building pledges are commonly made in the form of bonds bearing interest at six per cent. from date or from the final settlement with the contractor, thus reducing to a minimum the danger of a final shortage. A $500 five year subscription would be made in five coupons; the first, to include interest on $400 for the year, would be $124, the second $118, etc.

Payments may be made either through special monthly envelopes, or by using one end of the weekly duplex envelope.

It is best to use a specially printed monthly en-

velope of a special color. Print on it the payments:

The amounts per share per month are as follows:

1st year,	Principal	$1.00	Interest	15 cts.	Payments	$1.15
2nd year,	"	1.00	"	9 cts.	"	1.09
3d year,	"	1.00	"	3 cts.	"	1.03

Please pay on the above basis for convenience.

Report payments on debt and collect arrears, as suggested elsewhere for church support.

If collections are difficult, arrange for a bank to collect arrears after a certain date, on a five per cent. commission.

Be sure all contracts are in legal form so that no loopholes are left permitting of delay, or of increased expense. Watch the builder carefully.

No matter how heavily burdened with debt or building pledges, it is suicidal to neglect missions. While such gifts need not be large, the spiritual growth of the members and their loyalty to their own church can be maintained in the fullest degree only by educating them as to missionary goals and opportunities and giving them occasional opportunities for sacrificial offerings.

Subscription Forms

No single form is necessary to render a subscription legal. Here are some forms:.

"We, the undersigned, members and friends of Trinity Lutheran Church, do hereby subscribe and

agree to pay the amounts set opposite our respective names, for the purpose of erecting a new church edifice, the same to be constructed of brick, the cost, when completed, not to exceed $35,000 (half or) all of which shall be subscribed and one-half paid into the hands of the trustees before the contracts shall be awarded or the work begun. The amounts of the various subscriptions are to be paid to the trustees in two equal installments. The first installment shall be payable as soon as the entire amount necessary shall have been subscribed, and the second installment six months thereafter. Should the conditions stated above not be complied with, the various subscriptions shall be null and void."

For a small amount: "We, the undersigned, severally agree to pay to the treasurer of the First Baptist Church the sums set opposite our respective names for the purpose of liquidating the debt and paying the mortgage upon the parsonage of said church, one-half on demand, and the balance six months after the demand for the first payment."

For the erection of a Sunday-school plant for the ——— Church, to cost not less than $40,000:

I, the undersigned, subscribe for —— shares, each share being for one dollar per month for sixty

months, and to pay the same semi-annually in advance, or in monthly envelopes, with interest at six per cent. on the amounts unpaid. This pledge to be void unless $40,000 is pledged before Jan. 1, 1917.

Date_____ Signed_____

For the purpose of erecting a more commodious and convenient House of Worship for the ——— Church of Arcola, Illinois, provided this is done during the year 1909, I, the undersigned, promise to pay the sum of_____Dollars, in payments as follows :

Fifty per cent. upon the laying of the Corner Stone,

Twenty-five per cent. when the building is inclosed, and the final twenty-five per cent. when the building is ready for the decorators.

Signed_____ Date_____.

Canvasser :_____

I hereby promise to pay to the Trustees of the _____Church of Greenfield, Ohio, or order, _____per cent. of whatever portion of the Church Debt of $20,000.00 may be subscribed.

I further agree that the said Trustees may make demand on me hereafter, on the first days of April, July, October and January, in each year, for such portion of my subscription as may be due at any specified time, according to the proportion of the $20,000.00 which may have then been subscribed, until my subscription is paid in full.

And I further agree that on any payments which I

may choose to defer I will pay six per cent. interest per annum until said payments are paid.

_____

Payable at_____Bank.

Church Debt and Building Fund

I hereby subscribe the sum of $_____ towards the liquidation of the mortgage of $6,000 upon the_____ Church of Battle Creek, it being understood that all which is raised above that amount shall be put into a Church Building Fund.

I desire payments to be on the following dates and in the following amounts, the final payment being payable on or before February 1, 1917, when the mortgage becomes due.

AUG. 1, 1915, $_____	AUG. 1, 1916, $_____
NOV. 1, 1915, $_____	NOV. 1, 1916, $_____
FEB. 1, 1916, $_____	FEB. 1, 1917, $_____
MAY 1, 1916, $_____	_____$_____

Name_____

Date_____Address_____

"The Entire Amount Subscribed before June 1, 1915."

For the purpose of providing for the total indebtedness of the _____ Church of Beloit, Wis., and in consideration of the subscriptions of others, I hereby agree to pay to the Trustees of said Church the sum of _____DOLLARS upon condition that the whole indebtedness, $17,300.00, be secured for the above named purpose by

Dec. 31st, 191 . When the above condition is met, one-third of this subscription is due and payable, and one-third is payable annually thereafter with interest at five per cent. per annum from Dec. 31st, 191 .

(Signed)_____

Address_____

Solicited by _____

XXII

Legacies and Church Endowments

ALMOST every church has members who, in addition to giving a share of their income, should dedicate much or most of their capital to Christian purposes. In comparison with their ancestors, they have prospered miraculously. Their legal heirs do not need all their possessions or would not use them to good advantage.

No preceding generation has had, and none will ever have in the future, such opportunities for exploiting natural resources and accumulating a surplus by the rise in land values, etc. They must be made to realize this fact.

Their great prosperity is largely due to the providence of God and should be gratefully used to promote the divine purposes. In these days when Christian agencies need such unlimited increases in income,—when such unprecedented opportunities exist for dividend paying investments for God and humanity—the most intelligent and tactful effort should be made to induce such persons to recognize their stewardship and perpetuate their service by liberal gifts to Kingdom work, for spiritual and social purposes.

Legacies

It is only natural that heirs are usually opposed to such legacies for "we want all that is coming to us" is the natural expression of an unregenerate heart which seeks possessions without labor. True, wives and children should be provided for. The wife is a partner and should have a partner's share. The children's real needs should be met as far as possible by their parents. But there are many to whom unlimited legacies are an injury.

Says one merchant, "I started without a penny, and my children should be able to make their way with $10,000 apiece, so I shall leave only that much to each, distributing the other two-thirds of my estate for Christian work after my wife has the income during her life."

If all wealth is of God, those who are unfortunate, who are weak, should benefit by the financial ability of the strong. As a banker says, "All that I have is due to God's blessing. If I had been born in China, I could not have gained a tithe of my wealth, so I shall leave half of it for the uplifting of China that her children may have the opportunities which my children and I inherit through Christianity."

Thousands of men and women of greater or less means definitely recognize their stewardship, not simply for their income, but for their estate. Says one farmer, "I have always given a tithe of my income, but I have never tithed the in-

crease in land value, so I wish to invest a tenth of all my possessions where it will do the most good."

Heirs are not wronged by such benevolent legacies as those. Even if God had no claim, the owner has a right to do as he will with his property. Inheritance laws are made to protect against injustice to the wife and children, and in case that no will is made. Children need a support, but they do not need enough to relieve them from such a measure of industry and responsibility as will insure their normal development and strength. Too large a legacy is worse than none.

Legacies to Churches

Should legacies or gifts be given to individual churches for endowment? Endowments are not always as desirable as might appear. It is said that when Thomas Aquinas once went into the chamber of Pope Innocent IV, where his servants were counting great sums of money, the pope remarked: "You see the church can no longer say 'Silver and Gold have I none.'" The answer came: "Nor can she longer say 'Rise up and walk.'" Many a church with endowments has lost her spiritual power.

An Indiana church with $10,000 endowment lost half its membership in twenty years and ceased to raise scarcely a dollar for church support and missions. A Pennsylvania church of well-to-do farmers never raises a dollar for support, simply

using the income each year, then discharging the pastor till another installment falls due.

Churches with ability to raise fairly adequate funds for themselves are cursed by endowments, unless they are for some specific purpose as for a manse, an organ, a Sunday-school plant, or the endowment of a visiting nurse or organ recital. In one case, an endowed church is long closed but trustees hold the money and loan it to each other at two per cent. interest. In another, it was divided among the members.

Where Endowments Are Wise

While endowments tend to formalism and superficiality by reducing the necessity of sacrifice, undoubtedly churches *in down-town communities* where the population is changing, where the number or ability of members decreases while the population in need of the Gospel and the services of the church increases, should benefit as far as possible by special permanent gifts and legacies from those who have been attached to the church and who for sentimental and spiritual reasons would more readily invest their money in the community.

Under such conditions, it is a duty to secure large gifts and legacies from such former members and friends of the church to insure an income of from $5,000 to $25,000 per year.

But care must be taken that such gifts are made wisely. They may become a curse if they are not properly safeguarded. The community may ulti-

mately become depopulated. The Protestant constituency may entirely change. Business may ultimately drive out all homes.

Endowments should not be held by individual churches but by denominational bodies, district or national, which shall appropriate the income as indicated by the donor, and which shall have the right, after twenty-five or fifty years, by four-fifths vote, in case of any unforeseen events, to transfer the income from the endowment to another institution, or the institution itself to another location.

Gifts during life are preferable to legacies. Inheritance taxes, will contests, etc., are thus avoided.

Annuity gifts are becoming common. The giver receives a guaranteed interest of from two to eight per cent. per annum from the institution to which the gift has been made.

Where the donor does not need the income, he should make the gift outright and enjoy witnessing the results accomplished by the gift. If this is not satisfactory, he can give a promissory note payable out of the estate at death, bearing interest at from four to six per cent. for the benefit of the institution meantime.

Since the next generation will have far less poverty and far greater resources, while states and communities as a whole will meet by taxation many needs which must now be provided by charity, it is better to permit the use of the principal within a given time, say ten or twenty years.

Gifts and legacies should be given to existing in-

stitutions and missionary boards rather than to new institutions since the administrative expense will thus be largely reduced. Mr. John S. Kennedy whose benevolence legacies amounted to over $30,000,000, the largest total ever distributed to charity and benevolences in a will, did not institute a single new institution or agency, nor attach his name to a single one. He entrusted nearly $15,000,000 of it directly to church institutions and missionary boards, and, having been a director of such institutions, he attached few conditions.

Conditional gifts appeal largely. The giver should make his gift a lever to arouse others who are less liberal to do their duty.

Gifts and legacies should be made in legal form with great care, to avoid contests and to insure that the wishes of the donor shall be respected, after conference with representatives of the institutions concerned or with others who know the conditions.

Gifts to churches should provide that the *church must raise* all it can,—at least doubling or quadrupling the gift, or its income, whether for building purposes, current expenses or benevolent budgets.

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